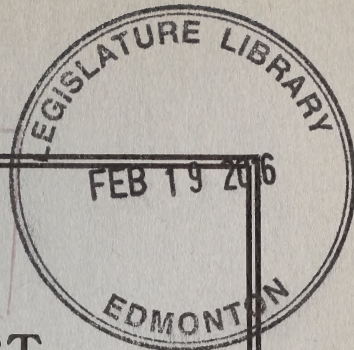


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ANNUAL REPORT
OF THE
Superintendent of Insurance
AND
Fire Commissioner
Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1935

Published by Direction of
THE HONOURABLE E. C. MANNING
Provincial Secretary



EDMONTON:
PRINTED BY A. SHNITKA, KING'S PRINTER
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GOVERNMENT OF THE PROVINCE OF ALBERTA

DEPARTMENT OF PROVINCIAL SECRETARY

Office of the Superintendent of Insurance

Edmonton, June 1st, 1936.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

Pursuant to Section 20, Chapter 31, 1936, The Alberta Insurance Act, I have the honour to submit herewith the Twenty-third Annual Report of the Office of the Superintendent of Insurance (business for the year ending December 31st, 1935), giving abstracts of the annual statements of insurance companies authorized to do business within this Province, together with detailed statements of those insurers organized within the Province.

The report further shows admissions and withdrawals during the year, together with such data as will indicate to some extent the work accomplished during 1935, also with respect to administration of The Real Estate Agents' Licensing Act.

LEGISLATION

During the 1935 session of the Alberta Legislature amendments were made to The Alberta Insurance Act, cited "The Alberta Insurance Act, 1926, Amendment, Act, 1935" (Chapter 3, 1935). They were all in accordance with recommendations made by the Association of Superintendents of Insurance of the Provinces of Canada and uniformly and simultaneously adopted by all provinces. Sections 3, 13, and 14 were proclaimed effective May 1st, 1935, and the remaining sections by unanimous agreement in all provinces, July 1st.

The changes contained new definitions of Accident, Aircraft, Automobile, Boiler and machinery, Credit, Disability, Double Indemnity, Employers liability, Fire, Guarantee, Hail, Inland Transportation, Live Stock, Life, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's compensation insurance and of Industrial contract and Property.

Ten sections are miscellaneous amendments to the so-called Uniform Automobile Insurance Act prepared at the St. John Conference, one section having regard to issue of license to Insurers, one requiring actuarial solvency by Mutual Benefit Societies and one amending schedule of fees.

ADMISSIONS

The following companies were admitted into the Province:

Fonciere Transport and Accident Insurance Company.

Mutual Benefit Health and Accident Association.

Fraternal Societies admitted:

The Maccabees.

WITHDRAWALS

Name of Company—Mutual Relief Life Insurance Company. Date of Withdrawal—December 31, 1935.

CHANGE IN NAME

The Canadian Hardware and Implement Underwriters changed to: Federal Hardware and Implement Mutuals.

COMPANIES LICENSED, 1935

On December 31st, 1935, there were twenty-three Provincial and Foreign Companies (not Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Life Insurance	2
Fire and other classes	4
Accident and Sickness	1
Plate Glass only	1
Mutual Fire and other classes	2
Fraternal Societies	2
Reciprocal or Inter-Insurance Exchanges	9
Mutual Benefit	2
Total	23

On December 31st, 1935, there were two hundred and sixty companies (Dominion Registrants) licensed under The Alberta Insurance Act. These are classified as follows:

Accident with Sickness or other classes	12
Fire, Life and other classes	2
Life Insurance only	23
Life, Accident and Sickness	5
Fire Insurance only	5
Fire and other classes excluding Accident and Sickness	125
Fire and Auto only	1
Auto only	4
Hail only	1
Live Stock only	1
Sickness and Accident only	3
Mutual Fire with other classes	4
Fraternal Societies	16
Underwriters	13
Miscellaneous classes	7
Fire, Accident or Sickness with other classes	38
Total	260

The following Special Brokers were licensed in 1935:

Toole, Peet & Company, Ltd., Calgary.
 Osler, Hammond & Nanton, Ltd., Calgary.
 Charles Becker, Edmonton.
 Nathan R. Weber, Edmonton.

ENFORCEMENT

A strict enforcement, to a practicable extent, is being maintained of the provisions of the Insurance and Real Estate Agents' Licensing Acts. Since the beginning of the current year several prosecutions have been undertaken because of infractions, notably against persons undertaking to act as insurance or real estate agents or salesmen when not licensed or undertaking to act on behalf of unlicensed insurers and convictions secured. With a view to securing greater co-operation from agents in the matter of obtaining licenses or renewals when due, Inspectors operating from the office are making a complete canvass of the situation, in conjunction with other duties, which it is hoped will effect an improvement in this regard.

Requests for assistance in adjustment of claims, interpretation of contracts and upon matters relating to insurance generally continue. A large number of complaints have been satisfactorily adjusted to the mutual benefit of insured and insurer and several disturbed policyholders satisfied.

The following table shows investigations made of which record has been kept. However, considerable inquiry has otherwise been undertaken in a number of cases or advice supplied of which no record was made:

Class of Insurance	Investigation Conducted.	Liability Assumed and payment made.	No Liability.	Settlement not Recorded
Accident and Sickness	43	18	12	13
Automobile	2	1	1	.....
Fire	4	3	1	.....
Life	18	4	8	6
Miscellaneous	2	.....	2	.....
	69	26	24	19

Claimants benefited to the extent of \$3,704.63 as a result of claims paid through this office, without cost, while undoubtedly settlement was made in other cases concerning which inquiry was commenced by the office but concluded by the insurer with the claimant direct.

Following recommendations sponsored by the Association of Superintendents of Insurance some years ago, this office has continued to require insurers to submit quarterly returns of overdue agents' balances. Tabulations made have been submitted as completed to the Conference Secretary to be dealt with by the Special Committee on Credit and Free Insurance Evils.

Several investigations were undertaken during the year of infractions and because of complaints of misappropriation of premiums by agents and misrepresentation; as a result, certain certificates of authority were suspended or revoked as requisite. The following tables indicate investigations made and results of more serious cases, both under The Alberta Insurance Act and The Real Estate Agents' Licensing Act. Following usual practice, to avoid work not of particular value, only investigations of consequence are recorded.

INVESTIGATIONS UNDER THE ALBERTA INSURANCE ACT

Investigations	17
Informations laid	4
Convictions obtained	4
Licenses suspended	3
Licenses cancelled	6
Applications for licenses rejected	7
Delinquent Agents fees collected	\$2,146.00

CONVICTIONS

Fines imposed, \$50.00 and costs	1
Fines imposed, \$25.00 and costs	1
Fines imposed, \$20.00 and costs	1
1 day imprisonment	1

INVESTIGATIONS UNDER THE REAL ESTATE AGENTS' LICENSING ACT

Investigations	5
Informations laid	2
Convictions obtained	2
Licenses suspended .....	.....
Licenses cancelled	1
Applications for licenses rejected	4
Delinquent Agents fees collected	\$167.00

CONVICTIONS

Fines imposed, \$50.00 and costs or 30 days' imprisonment	2
---	---

Insurance coverage has been maintained on Government owned properties upon a basis of valuations agreed upon. Two insurance schedules were revised during 1935 due to revaluations of buildings, necessitating revision of insurance. Ninety-eight claims were presented to the Department for adjustment during the year 1935, two being under policies of fire insurance, eighty-two on account of automobile accidents in which Government owned cars were involved directly or indirectly, and fourteen claims under bonds in force of various natures. Collection made during the period as a result of the adjustments undertaken was \$2,489.89.

During the agency license year, February 15th, 1935, to February 15th, 1936, there were issued 2,516 Certificates of Authority, made up as follows: 1,182 Fire and other classes, 904 Life Certificates, 252 Hail Certificates and 178 Casualty Certificates. The following Certificates of Authority were issued for the 1936 license year, prior to February 15th, 1936: 317 Fire, 107 Life, 20 Hail, and 48 Casualty. This is a decrease of 156 over the number of certificates issued in 1934. There were also four Special Brokers licensed and 33 Adjusters licensed during the year.

The Real Estate Agents' licensing year expires June 30th annually. Two hundred and fifty-four Agents' or Salesmen's Certificates were issued from July 1, 1935, to June 6th, 1936, which period includes all but three weeks of the 1935-1936 license year.

The following table shows the premiums and losses during 1935 covering all classes of insurance except life insurance:

Class of Insurance	Net Premiums Written.	Net Losses Incurred
Fire	\$3,262,845.53	\$1,047,543.26
Automobile	679,280.41	448,006.45
Hail	164,479.20	144,843.38
Accident and Sickness	390,116.49	219,871.09
Liability	78,571.66	33,579.04
Guarantee	130,025.75	42,635.84
Theft	24,566.71	5,610.72
Plate Glass	38,421.76	14,452.16
Miscellaneous	79,917.51	28,632.91
Total	\$4,848,225.02	\$1,985,174.85

Net premiums written and net losses incurred 1934 for the same classes of business were \$4,879,605.80 and \$1,915,480.78 respectively.

A comparison of life insurance premiums, disbursements to policyholders, insurance written, and at risk with those of 1934, as tabulated herewith, indicate all to have decreased during 1935.

PREMIUMS:		DISBURSEMENTS:	
1934	\$11,102,559.43	1934	\$ 9,461,157.64
1935	10,230,728.98	1935	9,057,913.91
<hr/>		<hr/>	
Decrease	\$ 871,830.45	Decrease	\$ 403,243.73

INSURANCE AT RISK:

1934	\$331,548,055.00
1935	323,173,030.00
<hr/>	
Decrease	\$ 8,375,025.00

INSURANCE WRITTEN (including revived, renewed and increased):

1934	\$38,761,827.00
1935	33,005,053.00
<hr/>	
Decrease	\$ 5,756,774.00

The Eighteenth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held at Winnipeg, Manitoba, on September 3rd, 4th, 5th and 6th, 1935. In the neighbourhood of 150 insurance underwriters and counsel, including counsel representing the Canadian Bankers Association, the Canadian Manufacturers Association and the Toronto Board of Trade, from the United States and Canada, registered with the Conference Secretary. Seven provinces were represented each by the Superintendent of Insurance and in some instances by two or three officials. The Superintendent of Insurance and Legislative Counsel attended for Alberta.

Questions before the Conference and discussions throughout were taken by a court reporter; his notes were transcribed in full and are in the possession of the Association Secretary. Extracts therefrom appear in printed "Minutes of Proceedings, 1935."

ANNUAL INSPECTION OF INSURERS

Regular inspection of Provincial Insurers was undertaken by the Deputy Superintendent during the year, and complete detailed reports made and filed. No joint inspection of extra-provincial companies was undertaken during the year 1935, but one such examination has already been completed at Saskatoon, Saskatchewan this year, while others are contemplated at Winnipeg, Manitoba, under arrangement with the Association of Superintendents of Insurance.

The reports of Provincial and extra-provincial Insurers are set forth in detail. Balance sheets given of Provincial Companies are as approved or "set up" by this office, others are filed by the company. Tables are appended showing the premiums and losses in various classes of insurance business transacted in the Province by the individual companies, also showing amounts written and at risk.

All of which is respectfully submitted.

E. TROWBRIDGE,

Deputy Provincial Secretary
(Superintendent of Insurance).

ALBERTA LIFE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE: 210 GRAIN EXCHANGE BUILDING, CALGARY, ALBERTA

Incorporated, May, 1907. Commenced Business, October, 1911

Officers:

John Ferguson, M.D., President	Calgary, Alberta
J. D. D. Spence, General Manager	Calgary, Alberta
Miss M. E. Harkley, Secretary	Calgary, Alberta
Miss E. M. P. Spence, Treasurer	Calgary, Alberta

Directors:

John Ferguson, M.D., J. D. D. Spence, Miss M. E. Harkley, Miss E. M. P. Spence, F. T. Russell, A. M. Shaver, C. H. Marshall, Miss N. G. I. Spence, H. M. Jenkins, A. Ross.	
--	--

CAPITAL STOCK

Amount of Capital Stock Authorized	\$1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value \$100.00	
5,000 Preferred, Par Value \$100.00.	
Amount Subscribed	231,950.00
Amount Paid in Cash	31,212.50

FINANCIAL STATEMENT (December 31, 1935)

ASSETS

Value of Bonds and Debentures, held solely for the protection of policyholders on deposit with the Government of the Province of Alberta:

	Face Value	Market Value	Amortized Value
City of Victoria Debentures, 1952, 4%	\$ 9,500.00	\$ 7,980.00	\$ 8,265.00
City of Calgary Debenture, 1942, 4½ %	500.00	440.00	425.00
Western Grain Company Debentures, 1949, 6%...	3,000.00	2,640.00	2,220.00
	\$13,000.00	\$11,060.00	\$10,910.00

Held by the Company at Head Office:

City of Victoria Debenture, 1952, 4%	\$ 500.00	\$ 420.00	\$ 435.00
Western Grain Company Debentures, 1949, 6%...	3,000.00	2,640.00	2,220.00
Canada Paper Company, 1945, 6%	1,500.00	1,500.00	1,545.00
Dominion Tar & Chemical Company, 1949, 6%...	1,000.00	1,035.00	1,030.00
United Corporation, Limited, 1953, 5%	700.00	675.50	630.00
City of Calgary School Debentures, 1936, 4½ %	3,000.00	3,000.00	2,970.00
	\$22,700.00	\$20,330.50	\$19,740.00

Debentures in Default:

Republic of Columbia, 1961, 6%	\$ 4,000.00	\$ 800.00	\$ 760.00
Consolidated Paper Company, 1961, 5½ %.....	1,000.00	330.00	170.00
Great Lakes Paper Company, 1950, 6%.....	3,000.00	1,380.00	1,200.00
Drumheller Consolidated Collieries, 1943, 7%.....	3,000.00

	\$33,700.00	\$22,840.50	\$21,870.00
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Value of Stocks:

Medicine Hat Greenhouses, 10 Shares at \$100.00 per share	\$ 1,000.00	\$ 340.00	
United Dairies, Limited, 20 Shares at \$100.00 per share	2,000.00	900.00	
Canadian Hydro Electric, 15 Shares at \$100.00 per share	1,500.00	645.00	
	\$ 4,500.00	\$ 1,885.00	\$ 1,885.00

Cash on Hand and in Banks	1,486.42
Interest Accrued	\$397.19
Dividends Due	7.50
	<u>404.69</u>
Agents' Balances and Premiums Uncollected:	
Written prior to October 1, 1935	\$243.58
Written on or after October 1, 1935	143.38
	<u>386.96</u>
Furniture and Fixtures	535.00
	<u>26,568.07</u>
Gross Assets	\$ 26,568.07
Deduct Assets not Admitted:	
Furniture and Fixtures	\$535.00
Agents' Balances written prior to October 1, 1935	243.58
	<u>\$ 778.58</u>
Total Admitted Assets	<u>\$ 25,789.49</u>

LIABILITIES

Total Provision for Unpaid Claims	\$ 1,822.48
Total Net Reserve (carried out at 100%)	3,056.75
Expenses Due and Accrued	137.50
Taxes Due and Accrued	247.30
Endowment Reserve (representing 50% of premium bonus payable under policies in force for 10 years when without claim)	3,397.28
	<u>\$ 8,661.31</u>
Total Liabilities excluding Capital Stock	\$ 8,661.31
Capital Stock Paid in Cash	\$31,212.50
Deficit in Profit and Loss Account	14,084.32
	<u>17,128.18</u>
Total Liabilities	<u>\$ 25,789.49</u>

PROFIT AND LOSS ACCOUNT

Net Premiums Written	\$ 19,145.70
Reserve of Unearned Premiums:	
At beginning of year	\$ 3,146.30
At end of year	3,056.75
	<u>89.55</u>
Decrease	\$ 89.55
Net Premiums Earned	<u>\$ 19,235.25</u>
Net Losses and Claims Incurred	\$ 6,117.56
Commissions	8,448.83
Taxes	553.47
Salaries, Fees and Travelling Expenses	2,546.65
All Other Expenses	1,219.99
	<u>\$ 18,886.50</u>
Total Claims and Expenses	\$ 18,886.50
Underwriting Profit	<u>\$ 348.75</u>
Other Revenue:	
Interest Earned	\$1,246.90
Increase in Market Value of Investments	450.00
Adjustment Endowment Reserve	254.47
	<u>\$ 1,951.37</u>
	<u>\$ 2,300.12</u>
Other Expenditure:	
Bad Debts written off	179.04
	<u>179.04</u>
Net Profit for the year	<u>\$ 2,121.08</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of Year	2,121.08
Net Profit for the Year	2,121.08
	<hr/>
Reserve for Income Taxes	\$ 17,321.97
	193.79
	<hr/>
Surplus of Assets over Liabilities (excluding Capital Stock) at end of Year...	<u>\$ 17,128.18</u>

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE: 400 LANCASTER BUILDING, CALGARY, ALBERTA

Incorporated, April, 1918. Commenced Business in Alberta, July 1st, 1923

Licensed in Alberta, British Columbia and Saskatchewan

Officers:

F. A. Ogilvie, President and General Manager.....	Vancouver, B.C.
A. Corrie, Vice-President	Michel, B.C.
G. A. Wilson, Secretary-Treasurer	Calgary, Alberta

Directors:

F. A. Ogilvie, A. Corrie, G. Fisher, J. G. Norstrant, E. Roberts, H. Wingfield, D. A. Fraser, Dr. W. D. Dixon, G. A. Wilson.

Amount of Capital Stock Authorized	\$500,000.00
Number of Shares, 5,000. Par Value \$100.00.	

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year	\$500,000.00	\$ 60,632.00
Capital Stock at end of year	\$500,000.00	\$ 60,632.00
Total amount paid as Premium on Capital Stock, December 31, 1935		<u>\$ 38,471.60</u>

FINANCIAL STATEMENT

(Year ending December 31, 1935)

Value of Bonds and Debentures:

Held solely for the protection of policyholders.

Reciprocal deposit with the Government of the Province of Alberta.

	Par Value	Authorized Value	Book Value
Province of Alberta Debentures, 1943, 5%	\$ 10,000.00	\$ 9,600.00	\$ 9,950.00
Province of Alberta Debentures, 1957, 4%	500.00	445.00	412.50
Province of Alberta Debentures, 1958, 4½%	3,000.00	2,760.00	2,910.00
Province of Alberta Debentures, 1960, 4½%	18,000.00	16,380.00	16,107.50
Province of British Columbia Debentures, 1953, 4½%	17,000.00	16,490.00	16,957.50
Province of Saskatchewan Debentures, 1957, 4%	6,000.00	5,400.00	4,950.00
Province of Saskatchewan Debentures, 1960, 4%	8,500.00	7,480.00	7,480.00
City of Calgary Debentures, 1942, 4½%	4,866.66	4,250.00	4,634.72
Province of Alberta Saving Certificates, Demand, 4½%	3,000.00	3,000.00	3,000.00
	<hr/>	<hr/>	<hr/>
	\$ 70,866.66	\$ 65,805.00	\$ 66,402.22

Held by the Company at Head Office:

New Westminster Harbor Commission Gold Debentures, 1948, 4¾ %	2,000.00	2,240.00	1,950.00
Province of Alberta Debentures, 1943, 5%	9,000.00	8,640.00	8,893.08
Province of Alberta Debentures, 1956, 4½ %	2,000.00	1,820.00	2,340.00
Province of Alberta Debentures, 1958, 4½ %	12,000.00	11,040.00	11,647.12
Province of Alberta Debentures, 1960, 4½ %	9,000.00	8,190.00	8,670.00
Province of Alberta Debentures, 1967, 4½ %	3,000.00	2,730.00	2,918.23
Province of British Columbia Debentures, 1956, 4½ %	5,000.00	4,850.00	4,787.50
Province of British Columbia Debentures, 1969, 4½ %	8,000.00	7,680.00	7,680.00
Province of Saskatchewan Debentures, 1945, 4½ % ..	5,000.00	4,850.00	4,947.50
Province of Saskatchewan Debentures, 1955, 4½ % ..	3,000.00	2,850.00	2,857.50
Province of Saskatchewan Debentures, 1960, 4½ % ..	12,000.00	11,400.00	11,555.00
City of Calgary Debentures, 1944, 5½ %	2,000.00	1,760.00	1,765.00
City of Calgary Debentures, 1945, 4½ %	1,000.00	800.00	772.50
City of Calgary Debentures, 1947, 4½ %	2,000.00	1,540.00	1,690.00
City of Calgary Debentures, 1951, 6%	1,000.00	860.00	920.00
City of Calgary Debentures, 1954, 5½ %	5,000.00	4,000.00	4,725.00
City of Edmonton Debentures, 1943, 5%	4,000.00	3,320.00	3,590.00
City of Lethbridge Debentures, 1943, 5%	4,866.66	4,850.00	4,618.03
City of Lethbridge Debentures, 1945, 5%	3,000.00	2,880.00	2,969.30
Sheep Creek School District Debentures, 1943, 5½ % ..	1,276.65	1,092.00	1,276.65
	\$165,009.97	\$153,197.00	\$156,974.63
Mortgage loans on real estate (First Mortgages)			10,263.88
Cash on hand and in banks:			
On hand at head office	\$ 1,453.78		
In chartered banks in Canada	19,386.67		
			20,840.45
Interest accrued			1,818.24
Agents' balances and premiums uncollected:			
Written prior to October 1, 1935	\$ 715.78		
Written on or after October 1, 1935	6,055.96		
			6,771.74
Furniture and fixtures			2,023.87
All other assets			529.00
Gross Assets			\$199,221.81
Deduct Assets not admitted:			
Agents' balances on premiums written prior to October 1, 1935 ..	\$ 715.78		
Furniture and fixtures	2,023.87		
Deficiency of market under book value of bonds and debentures ..	3,777.63		
			6,517.28
Total Admitted Assets			\$192,704.53

LIABILITIES

	In Alberta	Elsewhere	Total
Total provision for unpaid claims:			
Accident and Sickness	\$1,547.00	\$6,618.05	\$8,165.05
Fire	286.42	5.00	291.42
Automobile		973.45	973.45
Plate Glass	252.45		252.45
	\$2,085.87	\$7,596.50	\$9,682.37

	In Alberta		Elsewhere		Total Reserve
	Net Premiums	Reserve	Net Premiums	Reserve	
Total Net Reserve (carried out at approximately 90%):					
Fire	\$ 395.61	\$ 378.52	\$ 1,854.86	\$ 1,145.73	\$ 1,524.25
Automobile	1,846.82	988.49	16,518.72	6,857.49	7,845.98
Accident and Sickness	13,436.80	5,874.72	42,658.85	18,063.54	23,938.26
Guarantee	86.35	43.00			43.00
Plate Glass	118.00	88.47			88.47
	<u>\$15,883.58</u>	<u>\$ 7,373.20</u>	<u>\$61,032.43</u>	<u>\$26,066.76</u>	<u>\$33,439.96</u>
Cash dividends to shareholders:					
Due and unpaid				\$ 459.25	
Declared, but not yet due				3,631.50	
					\$ 4,090.75
Taxes due and accrued:					
Special War Revenue Act, 1915				\$ 296.10	
Income War Tax Act, 1917				95.99	
Provincial taxes				2,257.93	
					2,650.02
Return premiums and balances due agents					1,008.45
Special Reserve (Part "L" Accident and Sickness Policies)					5,647.95
Balance due C. T. Bowring (Reinsurance)					1,580.56
Loss Reserve					6,410.83
Reserve for unreported claims					2,500.00
Sundry reserve					351.77
					<u>67,362.66</u>
Total Liabilities excluding Capital Stock					\$ 67,362.66
Capital Stock paid in cash				\$60,632.00	
Surplus in Profit and Loss Account				64,709.87	
					<u>125,341.87</u>
Total Liabilities					<u>\$192,704.53</u>

PROFIT AND LOSS ACCOUNT

	In Alberta			Elsewhere			Total Net Premiums
	Gross Written Premiums	Return Premiums	Net Premiums Written	Gross Written Premiums	Return Premiums	Net Premiums Written	
		(Reinsurance)			(Reinsurance)		
		Fire			Fire		
Net Premiums Written:		\$2,619.03			\$9,927.51		
Fire	\$ 3,059.29	\$ 149.22	\$ 291.04	\$ 12,334.16	\$ 1,303.63	\$ 1,103.02	\$ 1,394.06
Automobile	2,260.04	343.58	1,916.46	18,709.11	2,376.28	16,332.83	18,249.29
Accident and Sickness	24,552.71	759.13	23,793.58	79,085.27	1,585.65	77,499.62	101,293.20
Guarantee	86.35		86.35				86.35
Plate Glass	118.00		118.00				118.00
	<u>\$30,076.39</u>	<u>\$3,870.96</u>	<u>\$26,205.43</u>	<u>\$110,128.54</u>	<u>\$15,193.07</u>	<u>\$94,935.47</u>	<u>\$121,140.90</u>

	Alberta	Elsewhere	Total
Reserve for unearned premiums:			
At beginning of year	\$ 7,388.63	\$ 28,153.55	\$ 35,542.18
At end of year	7,373.20	26,066.76	33,439.96
Decrease	\$ 15.43	\$ 2,086.79	\$ 2,102.22
Net premiums earned	\$ 26,220.86	\$ 97,022.26	\$123,243.12
Net losses and claims incurred	\$ 9,813.33	\$ 38,472.84	\$ 48,286.17
Net adjustment expenses	180.86	1,021.42	1,202.28
Commissions	7,574.65	35,615.15	43,189.80
Taxes	340.20	4,314.23	4,654.43
Salaries, fees and travelling expenses	12,378.00	6,008.36	18,386.36
All other expenses			13,797.33
Total claims and expenses			<u>\$129,516.37</u>
Underwriting loss			<u>\$ 6,273.25</u>

Other Revenue:	
Interest earned	\$8,479.26
Profit on sale of securities and real estate	4,272.60
Commissions earned	4,226.12
Miscellaneous revenue	838.06
	<u>\$ 17,816.04</u>
Other expenditure:	
Bad debts written off	\$1,126.12
Decrease in market value of investments	3,777.63
	<u>4,903.75</u>
Net profit for the year	<u>\$ 6,639.04</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$120,304.25
Net profit for the year	6,639.04
	<u>\$126,943.29</u>
Dividends declared to shareholders	4,842.00
	<u>\$122,101.29</u>
Decrease in unadmitted assets	3,240.58
	<u>\$125,341.87</u>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	<u>\$125,341.87</u>

EXHIBIT OF PREMIUMS

FIRE:

	Alberta	Elsewhere	Total
Gross in force at end of 1934	\$ 2,268.87	\$ 17,968.78	\$ 20,237.65
Taken in 1935 (new and renewed)	2,910.07	11,030.53	13,940.60
Ceased in 1935 (including renewed)	1,224.55	10,452.15	11,676.70
Gross in force at end of 1935	3,954.39	18,547.16	22,501.55
Amount reinsured	3,558.78	16,692.30	20,251.08
Net in force at end of 1935	395.61	1,854.86	2,250.47

AUTOMOBILE:

Gross in force at end of 1934	\$ 2,328.20	\$ 14,964.86	\$ 17,293.06
Taken in 1935 (new and renewed)	1,916.46	16,332.83	18,249.29
Ceased in 1935 (including renewed)	2,397.84	14,778.97	17,176.81
Net in force at end of 1935	1,846.82	16,518.72	18,365.54

ACCIDENT AND SICKNESS:

Gross in force at end of 1934	\$ 12,166.80	\$ 40,088.86	\$ 52,255.66
Taken in 1935 (new and renewed)	23,793.58	77,499.62	101,293.20
Ceased in 1935 (including renewed)	22,523.58	74,929.63	97,453.21
Net in force at end of 1935	13,436.80	42,658.85	56,095.65

GUARANTEE:

Gross in force at end of 1934	\$ 198.25	.....	198.25
Taken in 1935 (new and renewed)	86.35	.....	86.35
Ceased in 1935	198.25	.....	198.25
Net in force at end of 1935	86.35	.....	86.35

INLAND TRANSPORTATION:

Gross in force at end of 1934	\$ 403.70	.....	403.70
Ceased in 1935	403.70	.....	403.70

PLATE GLASS:

Gross in force at end of 1934	\$ 271.42	.....	271.42
Taken in 1935 (new and renewed)	118.00	.....	118.00
Ceased in 1935	271.42	.....	271.42
Net in force at end of 1935	118.00	.....	118.00

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: MICHAEL BUILDING, CALGARY, ALBERTA

Incorporated and Commenced Business in Alberta, April 10th, 1917

Officers:

C. H. Dunham, President	Calgary, Alberta
J. O. Miller, Vice-President.....	Calgary, Alberta
Miss G. Taylor, Secretary	Calgary, Alberta

Directors:

C. H. Dunham, J. O. Miller, H. Milton Martin, C. Anderson, J. A. Bell, A. Young, L. C. Jackson, Frank L. Watt, E. P. Johnson.
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Amount of Capital Stock Authorized	\$500,000.00
Number of Shares, 10,000. Par Value \$50.00.	

	Amount Subscribed for	Amount paid in cash
Capital stock at beginning of year.....	\$200,200.00	\$ 25,000.00
Capital Stock at end of year	\$200,200.00	\$ 25,000.00

FINANCIAL STATEMENT (December 31st, 1935)

ASSETS

Value of Bonds and Debentures:

Held solely for the protection of policyholders, on deposit with the Government of the Province of Alberta:

	Par Value	Authorized Value	Market Value
City of Calgary Debentures, 1937, 4½ %.....	\$ 1,946.64	\$ 1,868.80	\$ 1,533.84
City of Calgary Debentures, 1940, 4½ %.....	1,459.98	1,299.39	1,276.92
City of Calgary Debentures, 1944, 5½ %.....	2,000.00	1,760.00	1,800.00
Wainwright S.S.D. No. 31 Debentures, 1944, 6½ %	4,909.08	4,669.08	4,669.08
	\$ 10,315.70	\$ 9,597.27	\$ 9,279.84

Held by the Company at Head Office:

Dominion of Canada Debentures, 1943, 5%.....	200.00	222.00	180.00
Dominion of Canada Debentures, 1944, 4½ %...	100.00	109.00	90.00
Cardston S.D. No. 457 Debentures, 1940, 6%...	166.66	160.00	155.82
Cardston S.D. No. 457 Debentures, 1941, 6%..	166.66	160.00	155.82
Cardston S.D. No. 457 Debentures, 1942, 6%..	166.66	160.00	155.82
Cardston S.D. No. 457 Debentures, 1943, 6%..	1,166.66	1,120.00	1,090.82
Cardston S.D. No. 457 Debentures, 1944, 6%...	166.66	160.00	155.82
Cardston S.D. No. 457 Debentures, 1945, 6%...	166.66	160.00	155.82

\$ 12,615.66	\$ 11,848.27	\$ 11,419.76
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Mortgage loans on real estate:

First Mortgages	\$19,787.88
Agreements for sale	3,386.57
	23,174.45

Book value of stocks owned:

State Finance Corporation, Limited (5% Preferred), 480 shares, \$25.00 par	\$12,000.00
Occidental Finance Corporation, Limited (8% Preferred), 56 shares, \$25.00 par	1,400.00
British American Oil Company, Limited, 25 shares N.P.V.....	378.13
McColl Frontenac Oil Company, Limited, 25 shares N.P.V.....	368.75
Canadian Fire Insurance Company, 10 shares, \$50.00 par.....	772.50
	14,919.38

Cash on hand and in banks	\$ 2,513.16
Bills receivable (Shareholders Demand Notes)	14,800.00
All other Assets (accounts Receivable)	10,597.77

Gross Assets.....	\$ 77,424.52
Deduct Assets Not Admitted:	
Bills receivable (Shareholders Demand Notes)	14,800.00
Net Admitted Assets.....	\$ 62,624.52

LIABILITIES

Total provision for unpaid claims	\$ 2,100.00
Reserve for unearned premiums (carried out at 100%):	

Class of Insurance	Net Premiums in Force	Reserve of Unearned Premiums
Fire	\$ 33.19	\$ 5.53
Fidelity and Guarantee	1,209.19	604.60
Plate Glass	2,482.19	1,715.00
Parcel Post	10.00	5.00
Transit	80.00	40.00

	\$3,814.57	\$2,370.13	2,370.13
Taxes due and accrued			500.00
Reinsurance premiums due American Alliance			2,973.57
Contingency Reserve			14.70

Total Liabilities excluding Capital Stock.....	\$ 7,958.40
Capital Stock paid in cash	\$25,000.00
Surplus in Profit and Loss Account	29,666.12
	54,666.12
Total Liabilities	\$ 62,624.52

PROFIT AND LOSS ACCOUNT

	Gross Premiums Written	Return Premiums	Reinsurance Ceded	Net Premiums Written
Net Premiums Written:				
Fire	\$ 8,001.00	\$ 805.44	\$ 7,228.36	*\$ 32.80
Automobile	4,929.52	1,284.02	3,664.82	* 19.32
Fidelity and Guarantee	1,258.60	49.41		1,209.19
Parcel Post	10.00			10.00
Plate Glass	2,260.74	87.97		2,172.77
Transit	80.00			80.00
	\$16,539.86	\$ 2,226.84	\$10,893.18	\$ 3,419.84

Reserve of unearned premiums:	
At beginning of year	\$ 1,455.53
At end of year	2,370.13

Increase	\$ 914.60
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Net premiums earned	\$ 2,505.24
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Net losses and claims incurred	\$ 506.47
Commissions	1,026.61
Taxes	58.29
Salaries, fees and travelling expenses	528.15
All other expenses	355.63

Total claims and expenses	\$ 2,475.15
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Underwriting profit	\$ 30.09
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*Denotes red ink figures.

Other revenue:	
Interest earned	\$2,674.59
Profit on sale of securities	442.50
Other gains	900.00
	<u>\$ 4,017.09</u>
Other expenditure:	
Depreciation of furniture and fixtures	14.70
	<u>Net profit for the year</u>
	<u>\$ 4,032.48</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$ 50,633.64
Net profit for the year	4,032.48
	<u>Surplus of assets over liabilities (excluding capital stock) at end of year \$ 54,666.12</u>

EXHIBIT OF PREMIUMS

FIRE:

Gross in Force at end of 1934	\$ 6,658.26
Taken in 1935 (new and renewed)	7,228.36
Ceased in 1935 (including renewed)	1,289.22
Gross in Force at end of 1935	12,597.40
Reinsurance	12,564.21
Net in Force at end of 1935	33.19

AUTOMOBILE:

Gross in Force at end of 1934	4,633.03
Taken in 1935 (new and renewed)	4,929.52
Ceased in 1935 (including renewed)	5,117.74
Gross in Force at end of 1935	4,444.81
Reinsurance	4,444.81
Net in Force at end of 1935	

FIDELITY AND GUARANTEE:

Gross in Force at end of 1934	1,619.27
Taken in 1935 (new and renewed)	1,209.19
Ceased in 1935	1,619.27
Gross in Force at end of 1935	1,209.19
Net in Force at end of 1935	1,209.19

LIABILITY:

Gross in Force at end of 1934	57.40
Ceased in 1935	57.40

PATE GLASS:

Gross in Force at end of 1934	935.78
Taken in 1935 (new and renewed)	2,172.77
Ceased in 1935 (including renewed)	626.36
Gross in Force at end of 1935	2,482.19
Net in Force at end of 1935	2,482.19

PARCEL POST:

Gross in Force at end of 1934	10.00
Taken in 1935 (new and renewed)	10.00
Ceased in 1935	10.00
Gross in Force at end of 1935	10.00
Net in Force at end of 1935	10.00

TRANSIT:

Gross in Force at end of 1934	96.00
Taken in 1935 (new and renewed)	80.00
Ceased in 1935	96.00
Gross in Force at end of 1935	80.00
Net in Force at end of 1935	80.00

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE: KINGSTON, ONTARIO

Organized, April 16th, 1875. Re-incorporated, June 8th, 1929

Commenced Business, April 16th, 1875

Commenced Business in Alberta, January 8th, 1929

Officers:

(As at date of filing Statement)

President.....	J. C. Connell, M.A., M.D., LL.D.
Vice-President.....	D. A. Shaw
Secretary.....	W. T. Fortye
Assistant General Manager.....	W. T. Fortye
Actuary.....	H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors:

J. C. Connell, M.A., M.D., LL.D., W. McDonald, J. Powley, D. A. Shaw,
 C. C. Falger, Hon. T. A. Kidd, J. M. Campbell, H. C. Connell, B.A., M.D.,
 W. A. Mackintosh, M.A., Ph.D., James W. Rigney, W. T. Connell, M.D.,
 H. B. Muir.

Auditors: Burns & England, C.A., Kingston, Ontario

Amount Deposited with Government of Alberta, \$30,000.00

FINANCIAL STATEMENT (December 31st, 1935)

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31, 1934:

Net ledger assets	\$5,266,304.93
Other ledger liabilities	915.23
Total ledger assets.....	\$5,267,220.16

Increase in ledger assets in 1935:

Income	\$ 789,237.00
Other ledger liabilities	16.57
Total Increase.....	\$ 789,253.57

Total.....\$6,056,473.73

Decrease in ledger assets in 1935:

Disbursements	\$ 675,932.48
Decrease in ledger liabilities	277.77

Total decrease.....\$ 676,210.25

As at December 31, 1935:

Net ledger assets	\$5,379,522.72
Other ledger liabilities	740.76
Total ledger assets.....	\$5,380,263.48

Total.....\$6,056,473.73

ASSETS

(As filed by the Company—not examined)

LEDGER ASSETS

Book value of real estate:

Office premises	\$ 123,428.64
Held for sale	304,459.52

Mortgage loans on real estate—first mortgages	\$ 281,020.00
Loans secured by stocks, bonds and other collateral	38,000.00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$ 359,204.92
Advances to policyholders	23,242.97
	<u>382,447.89</u>
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$3,246,186.05
In default	864,283.27
	<u>4,110,469.32</u>
Book value of stocks owned	97,549.17
Cash on hand and in banks:	
On hand at Head Office	\$ 1,662.14
In chartered banks of Canada in Canada	39,388.58
	<u>41,050.72</u>
Advances to Agents	1,838.22
	<u>1,838.22</u>
Total Ledger Assets	<u>\$5,380,263.48</u>

NON-LEDGER ASSETS

Interest accrued	\$63,596.87
Dividends due	172.92
	<u>\$ 63,769.79</u>
Rents due and accrued	835.00
Net premiums due and uncollected and deferred	38,868.37
	<u>38,868.37</u>
Total Non-Ledger Assets	<u>\$ 103,473.16</u>
Total Assets	<u><u>\$5,483,736.64</u></u>

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$4,794,309.00
Net liability for payments due under contracts	34,510.00
Provision for unreported death losses and disability claims	20,000.00
Amounts left with Company(arising out of assurance contracts), including interest accumulations:	
Dividends and amounts assured	\$16,866.66
Accrued interest	422.49
	<u>17,289.15</u>
Received from policyholders in advance	31,208.06
Net dividends to policyholders due and unpaid	530.55
Premium reductions on outstanding premiums and annuity consideration	7.84
Provincial, municipal and other taxes due and accrued	6,500.00
Salaries, rents and office expenses due and accrued	3,300.00
Legal fees due and accrued	500.00
Commissions to agents due and accrued	16.57
Deficiency of market under book value of bonds and debentures in default	382,138.10
Deficiency of market under book value of stocks	59,948.92
Suspense Account	740.76
Deficiency of market under book value of collateral loans	14,240.00
Reserve for general contingencies	75,000.00
	<u>\$5,440,238.95</u>
Provision for annual dividends not yet due	\$ 770.00
Provision for quinquennial dividends not yet due	10,730.00
Undivided surplus	31,997.69
	<u>43,497.69</u>
Total Liabilities, Surplus and Capital	<u><u>\$5,483,736.64</u></u>

INCOME

	First Year	Renewals	Single	Totals
Assurance premiums	\$ 38,207.18	\$488,513.31	\$ 4,099.44	\$530,819.93
Less reinsurance premiums paid	1,056.20	2,736.11	.....	3,792.31
Total net premiums	\$ 37,150.98	\$485,777.20	\$ 4,099.44	\$527,027.62
Consideration for annuities	1,978.11	4,085.20	1,635.06	7,698.37
Total net premium income and consideration for annuities				\$534,725.99
Amounts left with the Company at interest (arising out of assurance contracts):				
Dividends and amounts assured			\$11,125.96	
Interest credited			292.70	
Interest and dividends				11,418.66
Gross rents from Company's property				222,188.73
Advances made to agents in previous years and recovered during the year				2,342.45
Rents from sub-tenants				1,233.27
Premium on U.S. Funds				120.00
Miscellaneous				112.42
Gross profit on sale or maturity of bonds				241.44
				16,854.04
Total Income				\$789,237.00

DISBURSEMENTS

In respect of assurance contracts: Death and disability claims:				
Amount assured Ordinary:				
Death Claims		\$363,671.65		
Bonus addition		43.00		
				\$363,714.65
Disability Claims				1,187.85
Net surrender values				89,978.86
Net dividends:				
In cash		\$ 6,223.37		
Left with the company at interest		1,700.55		
Applied as single premiums:				
To purchase bonus addition		\$1,338.69		
To purchase premium reduction		644.06		
				1,982.75
Total net dividends				9,906.67
Total net disbursements in respect of assurance contracts				\$464,788.03
In respect of life annuity contracts:				
Cash payments to annuitants				45.00
Total net disbursements in respect of assurance and annuity contracts				\$464,833.03
Net reduction in premiums resulting from application of dividends				158.49
Amounts left with the Company and interest accumulations withdrawn				6,393.11
Taxes, licenses and fees				9,126.98
Head Office expenses: Salaries, \$39,141.37; Directors' fees, \$1,560.00; Auditors' fees, \$1,500.00; Travelling expenses, \$3,806.37; Rents, \$6,100.00; Miscellaneous, \$1,744.32				53,852.06
Branch Office and Agency expenses: Assurance commissions—first year, \$24,827.72; renewal, \$16,907.92; single, \$151.34; Annuity commissions—first year, \$705.15; renewal, \$274.16; single, \$29.73; advanced to agents, \$10,424.63; salaries, \$36,299.58; travelling expenses, \$12,332.58; rents, \$8,922.46; miscellaneous, \$5,447.33				116,322.60
All other expenses: Advertising, \$2,789.62; books and periodicals, \$974.99; postage, \$3,621.91; express, telegrams and telephones, \$2,778.93; printing and stationery, \$5,633.67; legal fees, \$2,199.32; medical fees, \$1,879.00; miscellaneous, \$2,823.15				22,700.59
Gross loss on sale or maturity of ledger assets				2,545.62
Total disbursements				\$675,932.48

EXHIBIT OF ANNUITIES

Arising out of Life Assurance Contracts

Classification	Life Annuities Proper		Disability Annuities		Totals	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
At end of 1934 .....	.....	.....	4	\$900.00	4	\$900.00
New issued	1	\$ 60.00	.....	.....	1	60.00
Totals	1	\$ 60.00	4	\$900.00	5	\$960.00
Less ceased by:						
Recovery from disability..	.....	.....	1	\$180.00	1	\$180.00
At end of 1935	1	\$ 60.00	3	\$720.00	4	\$780.00

EXHIBIT OF POLICIES (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other Amount.	Bonus Additions.	No.	Totals Amount.
	No.	Amount.	No.	Amount.				
At end of 1934	13,735	\$16,280,492.94	1,483	\$ 2,069,370.00			15,296	\$18,638,533.94
New issued	967	1,447,680.00	296	383,709.00	\$287,500.00	\$ 1,191.00	1,302	1,977,639.00
Old revived	410	544,011.50	66	97,500.00	146,250.00		478	648,511.50
Old increased		8,952.00		11,565.00	7,000.00			23,335.00
Transferred to	28	57,000.00	8	11,500.00	13,000.00	2,818.00	44	81,500.00
Totals	15,140	\$18,338,136.44	1,853	\$ 2,573,644.00	\$453,750.00	\$ 4,009.00	17,120	\$21,369,539.44
Less ceased by:								
Death	329	\$ 356,395.00	4	\$ 6,500.00		\$ 43.00	333	\$ 362,938.00
Surrender	214	260,933.50	36	50,500.00		184.00	250	311,617.50
Lapse	876	1,219,626.50	156	243,192.00	\$115,000.00		1,068	1,577,818.50
Decrease		80,583.00		17,942.00	3,215.00			101,740.00
Not taken	183	302,082.00	43	75,412.00	41,500.00		238	418,994.00
Transferred from	19	27,500.00	18	30,000.00	24,000.00		44	81,500.00
Total ceased	1,621	\$ 2,247,120.00	257	\$ 423,546.00	\$183,715.00	\$ 227.00	1,933	\$ 2,854,608.00
At end of 1935	13,519	\$16,091,016.44	1,596	\$ 2,150,098.00	\$270,035.00	\$ 3,782.00	15,187	\$18,514,931.44
Reinsured		\$ 147,400.00		\$ 9,000.00	\$ 10,000.00			\$ 166,400.00

MISCELLANEOUS

New policies issued and paid for in cash: Number, 1,010; gross amount, \$1,491,349.00; reinsured, \$59,250.00.

Claims reinsured: Death Claims, nil; matured endowments, nil.

Total amount in force divided as to dividend plan: Annual, \$299,914.00; quinquennial, \$18,123,735.44; deferred, \$87,500.00; non-participating, \$3,782.00; total, \$18,514,931.44.

Additional accidental death benefits: Gross amount issued, \$462,150.00; reinsured, \$4,000.00; terminated by accidental death, nil; reinsured, nil; in force, \$1,468,650.00; reinsured, \$43,250.00.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

Class of Contract.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with Profits:					
Life	13,519	\$16,091,016.44	\$4,470,674.00	\$147,400.00	\$5,524.00
Endowment Assurance	1,596	2,150,098.00	330,724.00	9,000.00	1,955.00
Term, etc.	72	270,035.00	1,273.00	10,000.00	50.00
Bonus Addition		3,782.00	1,762.00		
Premium Reduction			580.00		
Additional accidental death benefits		(1,468,650.00)	1,083.00	(43,250.00)	28.00
Disability benefits			7,679.00		192.00
Waiver of Premium— Disabled			41,400.00		
Totals.....	15,187	\$18,514,931.44	\$4,855,175.00	\$166,400.00	\$7,749.00

ANNUITY SECTION

Annual Payment.

With Profits:					
Life Annuities Proper	1	\$ 60.00	\$ 980.00		
Disability Annuities	3	720.00	5,400.00		
Totals.....	4	\$ 780.00	\$ 6,398.00		

SUMMARY OF RESERVE

With Profits:		
Total reserve, assurance and annuity contracts		\$4,861,573.00
Total reserve on reinsured contracts		7,749.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute		\$4,853,824.00
Deduction made therefrom		59,515.00
Full deduction permitted, adjusted for reinsured, being		(59,515.00)
Net reserve carried in the liabilities		\$4,794,309.99
Net reserve computed on the statutory basis (without deduction)		4,853,824.00
Reserve maintained by the Company in excess of the statutory reserve ..		

NATIONAL PLATE GLASS INSURANCE COMPANY

HEAD OFFICE: MCARTHUR BUILDING, WINNIPEG, MANITOBA

Commenced Business, April 16, 1906

Commenced Business in Alberta, October, 1913

Licensed in Alberta to transact Plate Glass Insurance

Officers:

President.....Brig.-General R. W. Patterson
 Secretary-Treasurer and General ManagerW. E. Lough

Directors:

Isabella Lough, Toronto, Ontario; W. E. Lough, Winnipeg, Manitoba; Barbara
 Paterson, Winnipeg, Manitoba; Liley Paterson, Winnipeg, Manitoba;
 R. W. Paterson, Winnipeg, Manitoba.

Amount deposited with the Government of Alberta	\$ 3,000.00
Authorized Capital	\$30,000.00
Amount Paid Up	15,000.00

FINANCIAL STATEMENT (December 31st, 1935)

ASSETS

(As filed by the Company—not examined)

Mortgage loans on real estate:	
First mortgages	\$4,082.20
Second and subsequent mortgages	7,592.80
Agreements for sale	1,790.60
	<u>\$ 13,465.60</u>
Book value of bonds, debentures and debenture stocks owned	10,905.25
Interest due and accrued	388.40
Agents' balances and premiums uncollected	320.67
All other assets	100.00
Total Assets	<u>\$ 25,179.92</u>

LIABILITIES

Total net reserve	\$ 3,282.35
Dividends to shareholders declared, but not yet due	262.50
Taxes due and accrued	159.05
Borrowed money	78.25
Reserve for loss on investments	1,071.17
Accounts payable	145.46
Total Liabilities excluding Capital Stock	<u>\$ 4,998.78</u>
Capital stock paid in cash	\$15,000.00
Surplus in Profit and Loss Account	5,181.14
	<u>20,181.14</u>
Total Liabilities	<u>\$ 25,179.92</u>

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$ 214.27	\$ 840.87	\$1,055.14
Reserve of unearned premiums:			
At beginning of year		3,282.35	
At end of year		3,282.35	
Increase or decrease			
Net premiums earned	<u>\$ 214.27</u>	<u>\$ 840.87</u>	<u>\$1,055.14</u>
Net losses and claims incurred	\$ 134.18	\$ 520.81	\$ 654.99
Commissions	76.97	119.11	196.08
Taxes	28.52	54.94	83.46
Salaries, fees and travelling expenses		505.00	505.00
All other expenses	18.45		18.45
Total claims and expenses			<u>\$ 1,457.98</u>
Underwriting loss			<u>\$ 402.84</u>
Other revenue			<u>\$ 1,637.82</u>
Other expenditure			<u>\$ 169.14</u>
Net profit for the year			<u>\$ 1,065.84</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year...	\$ 5,315.30
Net profit for the year	1,065.84
	<hr/>
Dividends declared to shareholders	\$ 6,381.14
	1,200.00
	<hr/>
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$ 5,181.14
	<hr/>

THE ONTARIO EQUITABLE LIFE AND ACCIDENT
INSURANCE COMPANY

HEAD OFFICE: WATERLOO, ONTARIO

Incorporated, November 19, 1920. Commenced Business, November 19, 1920
Commenced Business in Alberta, May 3, 1923

Officers:

(As at date of filing Statement)

President.....	Hon. J. L. Ralston, K.C.
Vice-President.....	J. C. Breithaupt
Vice-President.....	Senator H. W. Laird
Vice-President.....	J. C. Haight, K.C.
Secretary.....	H. E. Power
General Manager.....	M. J. Smith
Actuary.....	F. B. Bulyea, F.A.S.
Treasurer.....	F. D. Reuffer

Directors:

Herbert Begg, Toronto; H. G. Bertram, Dundas, Ontario; Hon. F. C. Biggs, Dundas, Ontario; A. W. Briggs, K.C., Toronto, Ontario; Hon. Harold Macpherson, St. John's, Newfoundland; J. A. Martin, Kitchener, Ontario; E. C. Mitchell, London, Ontario; Chas. S. Morton, M.B., F.R.C.S., Halifax, Nova Scotia; W. E. Payne, K.C., Red Deer, Alberta; E. K. Reiner, Wellesley, Ontario; J. M. Walton, Aurora, Ontario.

Auditors: J. F. Scully, C. A. & R. P. Uffelman, C.A.

Amount deposited with the Government of Alberta.....\$30,000.00

FINANCIAL STATEMENT (December 31st, 1935)

CAPITAL STOCK

Amount of capital stock authorized, \$8,000,000

Number of shares, 80,000. Par value, \$100.

	Amount Subscribed for.	Amount paid in cash.
Capital stock at beginning of year	\$6,741,600.00	\$ 655,305.90
Calls on capital stock received during year		280.35
	<hr/>	<hr/>
Capital stock at end of year	\$6,741,600.00	\$ 655,586.25
	<hr/>	<hr/>

PREMIUM ON CAPITAL STOCK

Total amount paid as premium on capital stock at beginning of year.....	\$ 1,238,245.23
Amount received during the year	619.65
	<hr/>
Total amount paid to 31st December, 1935	\$ 1,238,864.88
	<hr/>

SYNOPSIS OF LEDGER ACCOUNTS

As at December 31st, 1934:	
Net ledger assets	\$ 8,801,114.24
Other ledger liabilities:	
Policy proceeds left with Company	43,191.70
Agents' Credit Balances	8,728.89
Accounts Payable	174.14
Investment Reserve	175,000.00
Total Ledger Assets	\$ 9,028,208.97
Increase in ledger assets in 1935:	
Income	\$ 1,708,135.88
Amount by which ledger assets were written up	48,182.24
Increase in ledger liabilities:	
Agents' balances	13,160.48
Accounts payable	3,604.98
Total Increase	\$ 1,773,083.58
Total	\$10,801,292.55
Decrease in Ledger Assets in 1935:	
Disbursements	\$ 964,274.00
Amount by which Ledger Assets were written down	69,931.46
Decrease in Ledger Liabilities:	
Policy Proceeds	43,191.70
Total decrease	\$ 1,077,397.16
As at 31st December, 1935:	
Net Ledger Assets	\$ 9,518,226.90
Other Ledger Liabilities:	
Agents' Credit Balances	21,889.37
Accounts payable	3,779.12
Investment Reserve	180,000.00
Total Ledger Assets	\$ 9,723,895.39
Total	\$10,801,292.55

ASSETS

(As filed by the Company—not examined)

LEDGER ASSETS

Book value of real estate:	
Office premises	\$ 107,500.00
Held for sale	284,347.29
Mortgage loans on real estate:	
First Mortgages	\$3,805,025.28
Agreements for sale	36,912.47
	3,841,937.75
Loans secured by stocks, bonds and other collateral	16,769.69
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$1,309,376.50
Advances to policyholders under automatic non-forfeiture provisions	436,244.79
	1,745,621.29
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$2,783,495.57
In default	825,817.58
	3,609,313.15
Book value of stocks owned	79,125.00

Cash on hand and in banks:		
On hand at Head Office	\$	1,606.57
In chartered banks of Canada in Canada		37,519.65
	\$	39,126.22
Accounts Receivable		155.00
Total Ledger Assets	\$	9,723,895.39
NON-LEDGER ASSETS		
Interest due, \$192,963.31; accrued, \$124,976.68	\$	317,939.99
Net premiums due uncollected and deferred		240,238.47
Net consideration for annuities due and uncollected and deferred		1,402.32
Total Non-Ledger Assets	\$	559,580.78
Total Assets	\$	10,283,476.17

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$	8,633,268.00
Net liability for payments due under contracts		31,500.00
Provision for unreported death losses and disability claims		10,000.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations		54,477.00
Received from policyholders in advance		33,047.37
Provincial, municipal and other taxes due and accrued		23,000.00
Medical examiners' fees due and accrued		758.00
Reserve for loss on Investments		180,000.00
Deficiency of market under book value of bonds and debentures		522,788.15
Deficiency of market under book value of stocks		33,947.00
Accounts payable, including interest accrued		4,452.94
Agents' credit balances		21,889.37
Accounts payable, due and accrued		1,242.00
	\$	9,550,369.83
Undivided surplus		77,520.09
Capital stock paid in cash		655,586.25
Total liabilities, Surplus and Capital	\$	10,283,476.17

INCOME RECEIPTS

	First Year.	Renewals.	Single.	Totals.
Assurance premiums	\$58,431.21	\$1,070,849.03	\$ 8,126.67	\$1,137,406.91
Less reinsurance premiums paid	6,217.21	62,214.95		68,432.16
Total net premiums	\$52,214.00	\$1,008,634.08	\$ 8,126.67	\$1,068,974.75
Consideration for annuities	\$ 1,284.40	\$ 7,118.02	\$82,085.50	\$ 90,487.92
Less reinsurance consideration paid			61,113.00	61,113.00
Total net consideration for annuities	\$ 1,284.40	\$ 7,118.02	\$20,972.50	\$ 29,374.92
Total group premiums		2,199.64		2,199.64
Total net premium income and consideration for annuities				\$ 1,100,549.31
Consideration for supplementary contracts:				
Involving life contingencies, \$10,890.00; others, \$1,733.00				12,623.00
Amounts left with the Company at interest (arising out of assurance contracts)				66,556.70
Interest and dividends				473,075.70
Gross rents from Company's property				7,614.59
Coupons left with Company				216.30
Agents' Balances previously written off				96.34

Premium on United States Funds	\$	437.71
Premium on Sterling Funds		557.80
Fees and Fines		248.57
Gross profit on sale or maturity of ledger assets:		
Real estate, \$607.83; bonds, \$38,100.14; stocks, \$7,451.89		46,159.85
Total Income	\$	1,708,135.88

EXPENDITURE DISBURSEMENTS

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured: Ordinary	\$208,911.00	\$87,626.00	\$20,408.42	\$317,945.42
Group	1,000.00			
Totals: Ordinary	\$208,911.00	\$87,626.00	\$20,408.42	\$317,945.42
Group	1,000.00			
Less received for reinsured	11,130.00			11,130.00
Net Totals: Ordinary	\$197,781.00	\$87,626.00	\$20,408.42	\$306,815.42
Group	1,000.00			
Double Indemnity Claims				6,500.00
Interest on Death Claims				403.73
Net surrender values				286,738.96
Total net disbursements in respect of assurance contracts				\$600,458.11
In respect of life annuity contracts—Cash payments to annuitants (less \$1,354.32 reinsured)				910.84
Total net disbursements in respect of assurance and annuity contracts				\$601,368.95
Net payment on supplementary contracts: involving life contingencies, \$2,200.12; others, \$683.17				2,883.29
Account reinsurance				3,955.36
Amounts left with the Company and interest accumulations withdrawn: amounts assured				14,734.66
Taxes, licenses and fees				21,736.05
Head Office expenses: Salaries, \$78,868.43; directors' fees, \$1,296.50; auditors' fees, \$1,800.00; travelling expenses, \$4,259.53; rents, \$7,500.00				93,724.46
Branch office and agency expenses: Assurance commissions—first year, \$30,436.57; renewal, \$25,683.41; single, \$364.66; salaries, \$43,079.83; travelling expenses, \$289.10; Annuity commissions—first year, \$495.60; renewal, \$370.24; paid to agents less reinsurance (credit), \$566.06; rents, \$10,181.11; miscellaneous, \$7,660.83				117,995.29
All other expenses: Advertising, \$3,813.07; office furniture and supplies, \$835.95; books and periodicals, \$620.92; postage, \$2,230.68; express, tele- grams and telephones, \$1,288.96; printing and stationery, \$3,796.51; legal fees, \$1,501.36; commissions on loans, \$5,795.00; inspection fees and medical fees, \$4,196.99; miscellaneous, \$10,102.62				34,182.06
Gross loss on sale or maturity of ledger assets:				
Bonds				12,184.79
Stocks				46,166.84
Real estate				15,342.25
Total Disbursements				\$964,274.00

EXHIBIT OF POLICIES (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus	No.	Totals
	No.	Amount.	No.	Amount.	No.	Amount.	Additions.		
At end of 1934	9,577	\$21,685,612	7,352	\$14,187,337	731	\$5,068,391	\$ 7,769	17,660	\$40,949,109
New issued	524	1,561,580	459	1,034,802	38	867,115	.....	1,021	3,463,767
Old revived	28	57,636	19	59,515	3	12,360	.....	50	129,511
Old increased	.....	8,558	3	28,488	.....	52,349	.....	3	90,559
Transferred to	30	54,047	16	28,426	1	7,500	.....	47	89,973
Totals	10,159	\$23,367,703	7,849	\$15,338,568	773	\$6,007,715	\$ 8,933	18,781	\$44,722,919
Less ceased by:									
Death	58	\$ 155,162	22	\$ 44,500	5	\$ 10,249	.....	85	\$ 209,911
Maturity	.....	.....	49	87,286	.....	.....	.....	49	87,286
Expiry	.....	.....	.....	.....	20	147,218	.....	20	147,218
Disability	.....	.....	.....	.....	1	1,500	.....	1	1,500
Surrender	459	907,157	334	558,581	2	48,861	.....	795	1,514,599
Lapse	213	438,171	180	337,950	78	398,699	.....	471	1,174,820
Decrease	.....	82,901	.....	56,259	.....	47,924	.....	.....	187,084
Not taken	53	131,577	60	154,653	5	58,554	.....	118	344,784
Transferred from	17	35,926	30	54,047	.....	.....	.....	47	89,973
Total ceased	800	\$ 1,750,894	675	\$ 1,293,276	111	\$ 713,005	.....	1,586	\$ 3,757,175
At end of 1935	9,359	\$21,616,809	7,174	\$14,045,292	662	\$5,294,710	\$ 8,933	17,195	\$40,965,744
Reinsured	.....	\$ 2,496,057	.....	\$ 758,169	.....	\$ 417,824	.....	.....	\$ 3,672,050

Miscellaneous:

New policies issued and paid for in cash: Number, 903; gross amount, \$3,118,983; reinsured, \$611,712.

Paid claims reinsured: Death claims, \$11,130; matured endowments, none.

Total amount in force divided as to dividend plan: Annual, none; quinquennial, \$2,087,585; deferred, \$21,729; non-participating, \$38,856,430; total, \$40,965,744.

Additional accidental death benefits: Gross amount issued, \$412,127; reinsured, \$231,457; paid claims terminated by accidental death, \$16,500; reinsured, \$10,000; in force, \$11,718,813; reinsured, \$2,079,395.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION					
Class of Contract.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with profits:					
Life	876	\$ 1,767,739	\$ 732,831	\$ 163,078	\$ 66,610
Endowment Assurance ...	251	341,575	237,091	1,000	776
Premium reduction			7,365		
Totals	1,127	\$ 2,109,314	\$ 977,287	\$ 164,078	\$ 67,386
Ordinary without profits:					
Life	8,483	\$19,850,969	\$ 4,036,919	\$ 2,332,979	\$ 158,532
Endowment Assurance ...	6,923	13,710,751	3,605,969	757,169	78,994
Term, etc.	560	5,140,510	29,486	417,824	3,121
Additional accidental death benefits		(11,718,813)	14,679	(2,079,395)	1,195
Extra premiums			3,020		286
Disability Benefits:					
Active lives			158,713		1,704
Disabled lives			17,024		
Totals	15,966	\$38,702,230	\$ 7,865,810	\$ 3,507,972	\$ 243,832
Group without profits:					
Term	102	\$ 154,200	\$ 1,394		
Totals	102	\$ 154,200	\$ 1,394		
Grand Totals	17,195	\$40,965,744	\$ 8,844,491	\$ 3,672,050	\$ 311,218

ANNUITY SECTION					
Class of Annuity.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Annual Payment	Reserve.	Annual Payment.	Reserve.
Without profits:					
Life Annuities Proper.....	93	\$ 60,770.52	\$160,121.00	\$ 3,725.12	\$ 58,302.00
Supplementary contracts:					
Involving Life contingencies	7	2,200.12	30,416.00		
Not involving life contingencies	3	683.17	4,712.00		
Disability Annuities	23	13,530.00	101,887.00		
Totals	126	\$ 77,183.81	\$297,136.00	\$ 3,726.12	\$ 58,302.00

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity contracts...	\$ 977,287.00	\$8,164,340.00	\$9,141,627.00
Total reserve on reinsured contracts	67,386.00	302,134.00	369,520.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$ 909,901.00	\$7,862,206.00	\$8,772,107.00
Deduction made therefrom	13.00	138,826.00	138,839.00
Full deduction permitted, adjusted for rein- sured, being	(13.00)	(138,826.00)	(138,839.00)

Net reserve carried in the liabilities	\$ 909,888.00	\$7,723,380.00	\$8,633,268.00
Net reserve computed on the statutory basis (without deduction)	\$ 909,901.00	\$7,862,206.00	\$8,772,107.00
Reserve maintained by the Company in excess of the statutory reserve			

RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, 272 MAIN STREET, WINNIPEG, MANITOBA

Organized, February, 1905. Commenced Business, March, 1905

Officers:

J. B. Sinclair, President	Winnipeg, Manitoba
Charles McDiarmid, Vice-President	Winnipeg, Manitoba
F. W. Ritter, Secretary	Winnipeg, Manitoba
H. C. McWilliams, Treasurer	Winnipeg, Manitoba

Directors:

J. B. Sinclair, C. McDiarmid, H. C. McWilliams, J. A. McDonald,
H. Cameron, Walter Thorn, A. S. Peterson, F. E. Sine, R. Skov.

Auditors: Rankin, Saul & Thornton, Chartered Accountants,
Winnipeg, Manitoba.

Amount Deposited with the Government of Alberta.....\$10,000.00

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Cash value of bonds, debentures and debenture stocks owned	\$107,906.92
Cash on hand and in banks	13,598.25
Assessments due December 31st, 1935	7,792.05
Total Assets	\$129,297.22

LIABILITIES

Reserve for loss on investments	\$ 12,744.72
Guarantee Deposit	58,301.80
Excess Assessments set up as Reserve for Fire Losses	2,250.70
Total Liabilities	\$ 73,297.22

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$ 2,101.06	\$ 7,444.42	\$ 9,545.48
Net premiums earned	\$ 2,101.06	\$ 7,444.42	\$ 9,545.48
Net losses and claims incurred	\$ 79.89	\$11,000.31	\$11,080.20
Net adjustment expenses			207.21
Taxes (excluding taxes on real estate)			772.40
Salaries, fees and travelling expenses			2,420.00
All other expenses			603.05
Total claims and expenses			\$ 15,082.86
Underwriting loss			\$ 5,537.38

Other revenue:	
Interest earned	\$5,073.96
Premiums on Foreign Exchange	30.22
Decrease in Reserve for Fire Losses	433.20
	<u>\$ 5,537.38</u>
Net profit/loss for the year	<u>.....</u>

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year	\$ 56,000.00
Net profit for the year brought down	<u>.....</u>
	\$ 56,000.00
Dividends declared to shareholders	<u>.....</u>
Surplus of assets over liabilities at end of year.....	<u>\$ 56,000.00</u>

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310-12 MCMILLAN BUILDING, SASKATOON, SASKATCHEWAN

Incorporated, February 21st, 1908

Commenced Business in Alberta, June 9th, 1927

Officers:

R. J. Harper, President.....	Leney, Saskatchewan
William Kershaw, Vice-President.....	Saskatoon, Saskatchewan
H. R. Earl, Managing Director.....	Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R. Earl, D. Maclean, J. H. Bailey, A. J. Scott,
J. H. Evans, O. C. Lawson, H. J. Beck

Auditors: Stempel & Patrick, Chartered Accountants, Saskatoon, Saskatchewan.

Amount Deposited with the Government of Alberta.....\$20,000.00

FINANCIAL STATEMENT

ASSETS

Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$147,535.01
In default	33,993.99
	<u>\$181,529.00</u>
Cash on hand and in banks:	
On hand at Head Office	\$ 100.00
In chartered banks of Canada in Canada	30,811.74
	<u>30,911.74</u>
Interest: Due, \$6,654.57; accrued, \$3,171.80	9,826.37
Agents' balances and premiums uncollected:	
Written prior to October 1, 1935	\$ 10,970.22
Written on or after October 1, 1935	20,319.80
	<u>31,290.02</u>
Furniture and fixtures	5,861.27

All other assets:

Premium note residue	\$253,709.32
Advanced travelling expenses	250.00
Assessments Receivable	52,281.64
Cash surrender life insurance	560.20
Subrogated mortgage	781.12
Reinsurance trust	9,738.08
Automobiles	2,253.00
Reinsurance cash and bonds	21,761.56
	<u>\$341,334.92</u>

Gross Assets \$600,753.32

Deduct assets not admitted:

Agents' balances on premiums written prior to October 1, 1935	\$ 10,970.22
Furniture and Fixtures	5,861.27
Deficiency of market under book value of bonds and debentures	10,233.13
Assessments receivable	42,794.53
Interest due	6,654.57
Automobiles	2,253.00
Total deductions	<u>\$ 78,766.72</u>
	78,766.72

Total Admitted Assets \$521,986.60

LIABILITIES

	In the Province. Elsewhere.		Total.
Total provision for unpaid claims	\$ 2,309.26	\$ 3,765.69	\$ 6,074.95
Total net reserve carried out at 80%	40,000.10	70,161.10	110,161.20
Reinsurance premiums			5,632.80
Reserve for loss on investments			4,491.03
Advance assessments			938.93
Reinsurance trust			9,738.08
Residue premium notes			253,709.32
			<u>\$390,746.31</u>
Excess of assets over liabilities (surplus for protection of policyholders)			131,240.29
Total Liabilities			<u><u>\$521,986.60</u></u>

PROFIT AND LOSS ACCOUNT

	In the Province. Elsewhere.		All Business.
Net premiums written	\$ 68,781.29	\$120,916.29	\$189,697.58
Reserve of unearned premiums:			
At beginning of year	\$ 30,874.52	\$ 64,149.45	\$ 95,023.97
At end of year	40,000.10	70,161.10	110,161.20
Increase	\$ 9,125.58	\$ 6,011.65	\$ 15,137.23
Net premiums earned	\$ 59,655.71	\$114,904.64	\$174,560.35
Net losses and claims incurred	\$ 22,587.13	\$ 34,228.42	\$ 56,815.55
Net adjustment expenses	1,835.00	5,275.41	7,110.41
Commissions			43,902.25
Taxes			3,355.00
Salaries, fees and travelling expenses			22,215.13
All other expenses			14,856.45
Total claims and expenses			<u>\$148,254.79</u>
Underwriting profit			<u>\$ 26,305.56</u>

Other revenue:

Finance	\$ 155.87
Bad debts recovered previously written off	656.31
Collections .....	.63
Interest on investments	9,011.98
Reinsurance reserve increase	3,991.05
Commissions and fees	8,628.31
	<u>\$ 22,444.35</u>

Other expenditure:

Investment reserve	2,630.40
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Net profit for the year..... \$ 46,119.51

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities at beginning of year.....	\$173,942.89
Net profit for the year	46,119.51
	<u>\$220,062.40</u>

Depreciation reserves agents' balances and assessments	\$ 7,767.16
Profit on investments	374.53
	<u>8,141.69</u>

\$228,204.09

Increase in unadmitted assets	\$72,112.15
Difference on levy and collection	436.85
Assessments written off	24,414.80
	<u>96,963.80</u>

Surplus of Assets over Liabilities at end of year..... \$131,240.29

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE: 208 FEDERAL BUILDING, RICHMOND STREET WEST,
TORONTO, ONTARIO

Incorporated, July 21, 1921. Commenced Business in Alberta, February 20, 1923

Officers:

President.....	G. Larratt Smith
Vice-President.....	Rt. Hon. Arthur Meighen
Vice-President.....	W. P. Fess
General Manager.....	Paul H. Horst
Secretary.....	T. G. Breck
Treasurer.....	Charles W. Sykes

Directors:

J. T. Braund, Thos. G. Breck, Charles W. Buchanan, W. P. Fess, Paul H. Horst, Ray Lawson, M. A. MacKenzie, Rt. Hon. Arthur Meighen, G. Larratt Smith, J. Fyfe Smith.

Auditors: Clarkson, Gordon, Dilworth & Nash, Toronto, Ontario

Amount Deposited with the Government of Alberta.....\$25,000.00

Amount of Capital Stock Authorized.....\$600,000.00

Number of Shares, 200,000. Par Value \$3.00.

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year.....	\$284,391.00	\$284,391.00
Capital Stock at end of year.....	\$284,391.00	<u>\$284,391.00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	\$883,136.10
Total amount paid to December 31, 1935.....	<u>\$883,136.10</u>

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of real estate—held for sale	\$ 3,500.00
Mortgage loans on real estate—first mortgages	41,300.00
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$841,566.61
In default	7,271.43
	<u>848,838.04</u>
Book value of stocks owned	131,061.55
Cash on hand and in banks:	
On hand at Head Office and Branches	\$ 3,434.79
In chartered banks of Canada in Canada	78,729.03
In all other banks and depositories	157.69
	<u>82,321.51</u>
Interest due and accrued	10,334.71
Dividends due	1,401.01
Agents' balances and premiums uncollected:	
Written prior to October 1, 1935	\$32,957.96
Written on or after October 1, 1935	90,172.52
Premiums due from reinsuring companies:	
Written on or after October 1, 1935	9,168.20
	<u>132,298.68</u>
Amount due from reinsurance on losses already paid	143.89
Amounts due from other Insurance Companies	11,849.04
	<u>Total Gross Assets</u>
	<u>\$1,263,048.43</u>
Deduct Assets not admitted:	
Agents' balances on premiums written prior to October 1, 1935.....	32,957.96
	<u>Total Admitted Assets.....</u>
	<u><u>\$1,230,090.47</u></u>

LIABILITIES

	In the Province.	Elsewhere.	Total.
Total provision for unpaid claims	\$ 6,947.88	\$185,731.29	\$ 192,679.11
Total net reserve: \$2,500.00 carried out at 100%, \$357,965.76 carried out at 80%.....	10,366.66	278,505.95	288,872.61
Expenses due and accrued			10,908.43
Taxes due and accrued			4,764.14
Reinsurance premiums			10,278.05
Return premiums and balances due agents			5,585.91
Reserve for loss on investments			10,000.00
Contingency reserves			25,000.00
Reserve for premiums returnable under Workmen's Compensation Insurance..			5,735.27
Accounts Payable			2,401.32
			<u>Total Liabilities excluding Capital Stock.....</u>
			<u>\$ 556,224.90</u>
Capital Stock—paid in cash			\$284,391.00
Surplus in Profit and Loss Account			389,474.57
			<u>Excess of Assets over Liabilities (surplus for protection of policyholders).....</u>
			<u>673,865.57</u>
			<u>Total Liabilities</u>
			<u><u>\$1,230,090.47</u></u>

PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$ 32,373.61	\$585,813.66	\$618,187.27
Reserve of unearned premium:			
At beginning of year	\$ 9,806.46	\$270,183.13	\$279,989.59
At end of year	10,366.66	278,505.95	288,872.61
Increase	\$ 560.20	\$ 8,322.82	\$ 8,883.02
Net premiums earned	\$ 31,813.41	\$577,490.84	\$609,304.25
Net losses and claims incurred	\$ 22,915.14	\$240,961.35	\$263,876.49
Net adjustment expenses	* 65.89	28,659.73	28,593.84
Commissions			146,226.50
Taxes			21,747.12
Salaries, fees and travelling expenses			105,004.18
All other expenses			60,009.32
Total claims and expenses			\$625,457.45
Underwriting loss			\$ 16,153.20
Other revenue:			
Interest earned		\$44,200.40	
Dividends earned		6,619.76	
Bad debts recovered previously written off		2,373.76	
Profit on sale of securities and real estate		1,253.50	
Increase in market value of investments		1,842.24	
Premium on exchange		74.08	
			\$ 56,363.74
Other expenditure:			
Bad debts written off		\$ 1,129.47	
Provision for income tax		2,000.00	
Real estate expenses less rental recovered		77.36	
			3,206.83
Net Profit for the year			\$ 37,003.71

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$659,202.40
Net profit for the year	37,003.71
	\$696,206.11
Dividends declared to shareholders	23,696.00
	\$672,510.11
Decrease in unadmitted assets	1,355.46
Surplus of assets over liabilities (excluding capital stock) at end of year	\$673,865.57

*Denotes red ink figures.

THE WAPITI INSURANCE COMPANY

HEAD OFFICE: WAWANESA, MANITOBA

Incorporated, March 23rd, 1927

Commenced Business in Alberta, August 19th, 1934

Officers:

President.....	A. J. Elliott
Vice-President.....	E. L. McDonald
Secretary-Treasurer.....	H. E. Hemmons
General Manager.....	C. M. Vanstone

Directors:

A. J. Elliott, E. L. McDonald, C. M. Vanstone, G. H. Stephens, C. C. Gorrie,
A. T. Hawley, S. H. Henderson, R. Wallace, H. E. Hemmons.

Auditor: C. D. Corbould, Chartered Accountant, Winnipeg, Manitoba.

Amount of Capital Stock Authorized.....\$500,000.00

Number of Shares, 5,000. Par Value \$100.00.

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year.....	\$225,700.00	\$ 80,622.85
Capital Stock issued during year	132,000.00	68,502.15
Capital Stock at end of year.....	<u>\$357,700.00</u>	<u>\$149,125.00</u>

Premium on Capital Stock

Amount received during the year	\$ 64,386.00
Total amount paid to December 31, 1935.....	<u>\$ 64,386.00</u>

FINANCIAL STATEMENT

(As filed by the Company—not examined)

ASSETS

Book value of bonds, debentures and debenture stocks owned:

Not in default\$117,245.64

In default2,500.00

\$119,745.64

Book value of stocks owned13,962.50

Cash in chartered banks of Canada in Canada122,139.25

Interest accrued1,094.96

Market value securities over book value955.00

Total Assets\$257,897.35

LIABILITIES

Total provision for unpaid claims\$ 5,975.38

Total net reserve39,801.80

Taxes due and accrued7,500.00

Contingency reserves955.00

Reserve for adjustment expenses837.53

Due other Insurance Company935.72

Total Liabilities excluding Capital Stock\$ 56,005.43

Capital Stock paid in cash	\$149,125.00
Surplus in Profit and Loss Account	52,766.92
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Excess of assets over liabilities (surplus for protection of policyholders)	\$201,891.92
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Total Liabilities	\$257,897.35
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PROFIT AND LOSS ACCOUNT

	In the Province.	Elsewhere.	All Business.
Net premiums written	\$ 594.20	\$ 89,161.83	\$ 89,756.03
<hr/>			
Reserve of unearned premiums:			
At beginning of year	\$ 53.36	\$ 34,346.19	\$ 34,399.55
At end of year	237.68	39,564.12	39,801.80
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Increase	\$ 184.32	\$ 5,217.93	\$ 5,402.25
<hr/>			
Net premiums earned	\$ 409.88	\$ 83,943.90	\$ 84,353.78
<hr/>			
Net losses and claims incurred		\$ 33,106.51	\$ 33,106.51
Net adjustment expenses		4,050.96	4,050.96
Commissions	\$ 119.99	23,997.14	24,117.13
Taxes			9,056.91
Salaries, fees and travelling expenses			2,925.00
All other expenses			845.70
<hr/>			
Total claims and expenses			\$ 74,102.21
<hr/>			
Underwriting profit			\$ 10,251.57
<hr/>			
Other revenue:			
Dividends earned		\$5,871.08	
Profit on sale of securities and real estate		7,263.67	
			<hr/>
			\$ 13,134.75
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Net profit for the year			\$ 23,386.32
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SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock) at beginning of year	\$143,784.52
Increase in paid-in capital stock	\$68,502.15
Premium on capital stock received in cash	64,386.00
Net profit for the year brought down	23,386.32
<hr/>	
	156,274.47
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Dividends declared to shareholders	\$300,058.99
	98,167.07
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Surplus of assets over liabilities (excluding capital stock) at end of year	\$201,891.92
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THE WESTERN EMPIRE LIFE ASSURANCE COMPANY

HEAD OFFICE: POWER BUILDING, WINNIPEG, MANITOBA

Incorporated, March 26, 1911. Commenced Business, January 1, 1912

Commenced Business in Alberta, January 2, 1917

Officers:

President.....	Richard W. Craig, K.C.
Vice-President.....	Hugh M. Dyer
General Manager.....	Homer S. Robinson
Secretary and Actuary.....	Stuart F. Conrod

Directors:

Richard W. Craig, K.C., Hugh M. Dyer, William Hudson, Dr. A. J. Fraser,
Dr. A. M. Campbell

Auditors: Rankin, Saul & Thornton, Winnipeg, Manitoba

Amount of Capital Stock Authorized.....\$1,000,000.00

Number of Shares, 10,000. Par Value \$100.00.

	Amount Subscribed for	Amount paid in cash
Capital Stock at beginning of year.....	\$865,200.00	\$216,300.00
Deduct Capital Stock forfeited or cancelled	20,800.00	5,200.00
Capital Stock at end of year	<u>\$844,400.00</u>	<u>\$211,100.00</u>

Premium on Capital Stock

Total amount paid as premium on Capital Stock at beginning of
year \$159,498.66

Total amount paid to 31st December, 1935..... \$159,498.66

FINANCIAL STATEMENT

(As filed by the Company—not examined)

SYNOPSIS OF LEDGER ACCOUNTS

As at 31st December, 1934:	
Net Ledger Assets	\$1,376,430.59
Borrowed money	114,000.00
Bank overdraft	5,710.17
Total Ledger Assets	<u>\$1,496,140.76</u>
Increase in Ledger Assets in 1935:	
Income	\$ 268,397.56
Increase in bank overdraft	3,882.08
Total Increase	<u>\$ 272,279.64</u>
Total	<u>\$1,768,420.40</u>
Decrease in Ledger Assets in 1935:	
Disbursements	\$ 282,913.03
Amount by which Ledger Assets were written down	42,182.45
Decrease in borrowed money	15,500.00
Total decrease	<u>\$ 340,595.48</u>

As at 31st December, 1935:

Net Ledger Assets	\$1,319,732.67
Borrowed money	98,500.00
Bank overdraft	9,592.25
Total Ledger Assets	<u>\$1,427,824.92</u>
Total	<u>\$1,768,420.40</u>

ASSETS

LEDGER ASSETS

Book value of real estate held for sale	\$ 137,354.50
Mortgage loans on real estate:	
First mortgages	\$686,687.82
Agreements for sale	209,461.42
	<u>896,149.24</u>
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders	\$200,046.90
Advances to policyholders under automatic nonforfeiture provisions	120,851.00
	<u>320,897.90</u>
Book value of bonds, debentures and debenture stocks owned:	
Not in default	\$ 58,709.83
In default	9,433.45
	<u>68,143.28</u>
Cash on hand and in banks	5,280.00
Total Ledger Assets	<u>\$1,427,824.92</u>

NON-LEDGER ASSETS

Interest due, \$199,061.81; accrued, \$25,977.48	\$ 225,039.29
Net premiums due and uncollected and deferred	34,764.85
Total Non-Ledger Assets	<u>\$ 259,804.14</u>
Total Assets	<u>\$1,687,629.06</u>

LIABILITIES

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	\$1,200,318.00
Net liability for payment due under contracts	9,711.00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:	
Dividends	\$5,073.00
Amounts assured	2,413.00
All other amounts	1,837.00
	<u>9,323.00</u>
Received from policyholders in advance—premiums	15,954.50
Net dividends to policyholders due and unpaid	1,206.98
Provincial, municipal and other taxes due and accrued	4,900.00
Dividends to shareholders due and unpaid (unclaimed)	100.00
Salaries, rents and office expenses due and accrued	1,469.31
Medical examiners' fees due and accrued	10.00
Legal fees due and accrued	497.50
Advance payments other than from policyholders	57.93
Borrowed money	98,500.00
Bank overdrafts	9,592.25
	<u>\$1,351,640.47</u>

Surplus contingently allotted to deferred dividend policyholders.....	\$15,582.00
Provision for quinquennial dividends not yet due	4,207.00
Shareholders' surplus	14,297.23
Undivided surplus	14,118.36
Surplus contingently allotted to quinquennial dividend policy-holders	6,684.00
Contingent reserve	70,000.00
	<u>\$ 124,888.59</u>
Capital stock paid in cash	211,100.00
Total Liabilities, Surplus and Capital	<u><u>\$1,687,629.06</u></u>

INCOME RECEIPTS

	First Year	Renewal	Single	Totals
Assurance premiums	\$16,653.57	\$173,107.70	\$1,231.66	\$190,992.93
Less reinsurance premiums paid.....	202.27	3,037.93		3,240.20
	<u>\$16,451.30</u>	<u>\$170,069.77</u>	<u>\$1,231.66</u>	<u>\$187,752.73</u>
Total net premiums				23.31
Total group premiums				
Total net premium income and consideration for annuities				\$187,776.04
Amounts left with the Company at interest (arising out of assurance contracts): Dividends \$908,78, amounts assured \$3,568.45				4,477.23
Interest and dividends				74,575.55
Miscellaneous receipts				180.07
Gross profit on sale or maturity of ledger assets—bonds				1,388.67
Total Income.....				<u>\$ 268,397.56</u>

DISBURSEMENTS

	Death Claims.	Matured Endowments.	Disability Claims.	Total.
In respect of assurance contracts:				
Death, endowment and disability claims:				
Amount assured—Ordinary	\$34,140.90	\$ 8,040.00	\$ 1,682.80	\$ 43,863.70
Less received for reinsured	3,500.00			3,500.00
Net totals—Ordinary	<u>\$30,640.90</u>	<u>\$ 8,040.00</u>	<u>\$ 1,682.80</u>	<u>\$ 40,363.70</u>
Net surrender values				123,746.78
Net dividends:				
In cash			\$7,692.78	
Left with the company at interest			908.78	
Applied as single premiums:				
To purchase bonus addition		\$498.16		
To purchase premium reduction		442.50		
To shorten the endowment or premium period		291.00		
			<u>1,231.66</u>	
Total net dividends				9,833.22
Total net disbursements in respect of assurance contracts				<u>\$ 173,943.70</u>
In respect of life annuity contracts:				
Cash payments to annuitants			\$1,506.12	
Net dividends—in cash			159.40	
				<u>1,665.52</u>
Total net disbursements in respect of assurance and annuity contracts				<u>\$ 175,609.22</u>
Net payments on supplementary contracts				4,615.40
Net reduction in premium resulting from application of dividends				326.17
Amounts left with the Company and interest accumulations withdrawn:				
Dividends			\$ 822.12	
Amounts assured			1,787.75	
				<u>2,609.87</u>

Taxes, licenses and fees	7,731.71
Head office expenses: Salaries, \$29,096.15; directors' fees, \$1,752.50; auditors' fees, \$650.00; travelling expenses, \$1,510.46; rents, \$2,400.00; miscellaneous, \$3,095.22	38,504.33
Branch office and agency expenses: Assurance commissions—first year, \$8,606.43; renewal, \$5,927.05; salaries, \$11,230.49; travelling expenses, \$1,451.54; annuity commissions—advanced to agents, \$4,516.57; rents, \$3,180.00; miscellaneous, \$3,714.49	38,626.57
All other expenses: Advertising, \$272.10; office furniture, \$22.00; books and periodicals, \$164.32; postage, \$954.50; express, telegrams and telephones, \$566.84; printing and stationery, \$2,570.91; legal fees, \$1,355.04; medical fees, \$1,534.65; appraisalment expenses, \$7,179.89; exchange, \$269.51	14,889.76
Total Disbursements	<u>\$ 282,913.03</u>

EXHIBIT OF ANNUITIES

Arising out of Life Assurance Contracts
Not involving
Life

Contingencies
(Supplementary
Contracts)

Life Annuities
Proper

Disability
Annuities

Classification

Totals

No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
4	\$1,504.92	9	\$4,005.90	5	\$1,492.80	18	\$7,003.62	1	300.00
	1.65			1	300.00	1	300.00		1.65
4	\$1,506.57	9	\$4,005.90	6	\$1,792.80	19	\$7,305.27		
				1	\$ 120.00	1	\$ 120.00		
		1	\$ 150.00			1	150.00		
		1	\$ 150.00	1	\$ 120.00	2	\$ 270.00		
4	\$1,506.57	8	\$3,855.90	5	\$1,672.80	17	\$7,035.27		

At end of 1934

New issued

Old increased

Totals

Less ceased by:

Death

Expiry

Total ceased

At end of 1935

EXHIBIT OF POLICIES (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus	Totals	
	No.	Amount.	No.	Amount.	No.	Amount.	Additions.	No.	Amount.
At end of 1934	3,515	\$ 6,082,163	505	\$ 790,036	97	\$ 441,382	\$ 8,421	4,711	\$ 7,322,002
New issued	481	862,675	172	397,644	9	30,965	1,204	662	1,292,488
Old revived	45	62,575	6	13,966	1	8,455		52	84,996
Old increased		6,791		5,299		24,855			36,945
Transferred to	6	5,607	9	13,374	2	3,839		17	22,820
Totals	4,047	\$ 7,019,811	692	\$ 1,220,319	109	\$ 509,496	\$ 9,625	4,848	\$ 8,759,251
Less ceased by:									
Death	13	\$ 28,551	2	\$ 7,000				15	\$ 35,551
Maturity			6	8,000			40	6	8,040
Surrender	302	515,626	30	42,995			783	332	559,404
Lapse	319	498,724	82	160,256	44	213,666		445	872,646
Decrease		123,263		13,508		19,985			156,756
Not taken	21	43,175	12	44,584	1	2,000		34	89,759
Transferred from	11	17,101	3	2,112	3	3,607		17	22,820
Total ceased	666	\$ 1,226,440	135	\$ 278,455	48	\$ 239,258	\$ 823	849	\$ 1,744,976
At end of 1935	3,381	\$ 5,793,371	557	\$ 941,864	61	\$ 270,238	\$ 8,802	3,999	\$ 7,014,275
Reinsured	19	\$ 49,626	1	\$ 3,000				20	\$ 52,626

MISCELLANEOUS

Total amount in force divided as to dividend plan: Annual, \$125,223.00; quinquennial, \$2,528,413.00; deferred, \$3,397,734.00; non-participating, \$962,905.00; total, \$7,014,275.00.

Additional accidental death benefits: Gross amount issued, \$132,450.00; reinsured, \$132,450.00; terminated by accidental death, \$3,500.00; reinsured, \$3,500.00; in force, \$733,495.00; reinsured, \$733,495.00.

STATEMENT OF ACTUARIAL LIABILITIES

ASSURANCE SECTION

Class of Contract.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Amount.	Reserve.	Amount.	Reserve.
Ordinary with profits:					
Life	3,141	\$ 5,246,912	\$ 863,381	\$ 26,000	\$ 7,020
Endowment Assurance	416	606,797	172,061	.....	.....
Term, etc.	30	188,859	1,635	.....	.....
Bonus Addition .....	.....	8,802	4,624	.....	.....
Premium Reduction .....	.....	.....	383	.....	.....
Disability Benefits .....	.....	.....	8,408	.....	.....
Totals	3,587	\$ 6,051,370	\$ 1,050,492	\$ 26,000	\$ 7,020
Ordinary without profits:					
Life	240	\$ 546,459	\$ 58,465	\$ 9,500	\$ 1,111
Endowment Assurance	141	335,067	37,668	3,000	147
Term, etc.	31	81,379	584	.....	.....
Disability Benefits .....	.....	.....	89	.....	.....
Totals	412	\$ 962,905	\$ 96,806	\$ 12,500	\$ 1,258
Group without profits	1	\$ 37,000	\$ 12	.....	.....
Totals	1	\$ 37,000	\$ 12	.....	.....
Grand Totals	4,000	\$ 7,051,275	\$ 1,147,310	\$ 38,500	\$ 8,278

ANNUITY SECTION

Class of Annuity.	Gross in Force.			Reinsured in Companies Licensed in the Province.	
	No.	Annual Payment	Reserve.	Amount.	Reserve.
With Profits:					
Life Annuities Proper	2	\$ 971.65	\$ 9,989.00	.....	.....
Supplementary contracts: Not involving life con- tingencies	7	3,255.90	24,807.00	.....	.....
Disability Annuities	5	1,672.80	13,299.00	.....	.....
Totals	14	\$ 5,900.35	\$ 48,095.00	.....	.....
Without Profits:					
Life Annuities Proper	2	\$ 534.92	\$ 7,433.00	.....	.....
Supplementary contracts: Not involving life con- tingencies	1	600.00	5,758.00	.....	.....
Totals	3	\$ 1,134.92	\$ 13,191.00	.....	.....
Grand Totals	17	\$ 7,035.27	\$ 61,286.00	.....	.....

SUMMARY OF RESERVE

	With Profits.	Without Profits.	Total.
Total reserve, assurance and annuity con- tracts	\$1,125,350.00	\$ 118,640.00	\$1,243,990.00
Total reserve on reinsured contracts	7,044.00	1,428.00	8,472.00
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$1,118,306.00	\$ 117,212.00	\$1,235,518.00
Deduction made therefrom	26,739.00	8,461.00	35,200.00
Full deduction permitted, adjusted for re- insured, being	(26,739.00)	(8,461.00)	(35,200.00)
Net reserve carried in the liabilities	\$1,091,567.00	\$ 108,751.00	\$1,200,318.00
Net reserve on the statutory basis (with- out deduction) is less than	1,118,306.00	117,212.00	1,235,518.00
Reserve maintained by the Company in excess of the statutory reserve	*	*	*

*Reserve held on annuities is greater than Statutory Basis. Excess not computed.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31st, 1935

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Company	E. F. Gregoire	Calgary	Fire, Weather, Explosion, Sprinkler Leakage.
Aetna Insurance Company	Jas. A. MacKinnon	Edmonton	Fire, Hail, Tornado, Inland Marine, Sprinkler Leakage, Riot, Civil Commotion, Explosion.
Aetna Life Insurance Company	C. S. Bell	Calgary	Life.
Agricultural Insurance Company	Robert Bamlett	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Inland Transportation, Weather.
Alberta Life and Accident Insurance Company	J. D. D. Spence	Calgary	Sickness and Accident.
Alliance Assurance Company, Ltd.	H. M. Martin	Edmonton	Fire, Sickness, Accident, Burglary, Plate Glass, Auto, Explosion, Sprinkler Leakage, Guarantee, Inland Transportation, Weather.
Alliance Insurance Company of Philadelphia	H. V. Heal	Calgary	Fire, Auto, Hail, Sprinkler Leakage, Explosion, Inland Transportation, Tornado.
American Alliance Insurance Company	C. H. Dunham	Calgary	Fire, Tornado, Auto, Earthquake, Inland Transportation, Sprinkler Leakage, Aircraft, Explosion, Hail.
American Automobile Fire Insurance Company	Geo. E. Hotson	Medicine Hat	Auto.
American Automobile Insurance Company	Geo. E. Horson	Medicine Hat	Auto.
American Central Insurance Company	H. Milton Martin	Edmonton	Fire, Tornado, Explosion.
American Insurance Company	J. L. Brown	Edmonton	Fire, Limited Explosion, Tornado, Sprinkler Leakage.
Anglo-Scottish Insurance Company, Limited	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion, Auto.
Atlas Assurance Company, Limited, of London, England	D. G. deC. O'Grady	Calgary	Fire, Sprinkler Leakage, Explosion, Inland Transportation, Accident, Auto, Burglary, Plate Glass, Weather, Earthquake, Aircraft, Tornado.
Baliose Fire Insurance Company	G. E. H. Smith	Edmonton	Fire.
Beaver Fire Insurance Company	C. A. Hyndman	Edmonton	Fire, Sprinkler Leakage, Tornado.
Bee Fire Insurance Company of Paris	G. Douglas Holmes	Calgary	Fire, Sprinkler Leakage, Weather, Explosion, Tornado.

Bee Hail Insurance Company of Paris Boiler Inspection and Insurance Company of Canada	J. F. Quigley Hornbrook, Whittemore & Allan	Calgary	Hail.
Boston Insurance Company	J. H. Goodwin	Calgary	Steam Boiler, Engine and Breake of Electrical Machinery.
British America Assurance Company	Thos. S. Magee	Edmonton	Fire, Sprinkler Leakage, Inland Transportation, Limited Explosion, Weather.
British Canadian Insurance Company	H. A. Benjamin	Calgary	Fire, Auto, Inland Transportation, Explosion, Sprinkler Leakage, Weather, Guarantee, Burglary, Inland Marine, Accident, Sickness, Use and Occupancy, Rent, Profit, Plate Glass, Liability, Marine.
British Crown Assurance Corporation, Ltd. British Empire Assurance Company	H. D. Patterson E. B. Allsopp	Calgary Edmonton	Fire, Auto, Explosion, Inland Transportation, Use and Occupancy, Rent, Profit, Inland Marine, Steam Boiler, Sprinkler Leakage, Burglary, Guarantee, Accident, Sickness, Plate Glass, Marine, Liability, Weather.
British and European Insurance Company, Ltd. British General Insurance Company, Ltd.	J. H. Goodwin F. H. Kenwood	Calgary Edmonton	Fire, Auto, Explosion, Inland Transportation, Use and Occupancy, Rent, Profit, Sprinkler Leakage, Burglary, Guarantee, Accident, Sickness, Inland Marine, Liability, Weather, Tornado.
British Law Insurance Company, Ltd., of London, England	Bamlett Agencies	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage.
British Northwestern Fire Insurance Co.	H. D. Patterson	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Weather.
British Oak Insurance Company, Ltd.	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Accident, Sickness, Employer's Liability, Inland Transportation, Plate Glass, Burglary.
			Fire, Inland Transportation, Auto, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British Traders' Insurance Company, Ltd.	C. E. Demeritt	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit, Riot, Civil Commotion, Tornado, Property Damage.
Caledonian American Insurance Company of New York	T. W. Teape	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Auto.
California Insurance Company of San Francisco	J. A. McKinnon	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado.
Canada Accident and Fire Assurance Company	W. H. Skinner	Calgary	Fire, Accident, Sickness, Auto, Burglary, Guarantee, Liability, Sprinkler Leakage, Limited Explosion, Tornado.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Company	R. F. Swaine	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Tornado, Plate Glass, Inland Transportation, Accident, Sickness, Burglary, Guarantee.
Canadian Fire Insurance Company	W. J. Snaddon	Calgary	Fire, Auto, Plate Glass, Sprinkler Leakage, Live Stock, Burglary, Guarantee, Explosion, Tornado.
Canadian General Insurance Company	Frank H. Jones	Edmonton	Fire, Auto, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Liability.
Canadian Indemnity Company	W. J. Snaddon	Calgary	Fire, Guarantee, Burglary, Auto, Plate Glass, Inland Transportation, Forgery, Accident, Sickness.
Canadian Surety Company	L. G. Dafeo	Edmonton	Guarantee, Plate Glass, Burglary, Forgery, Auto, Fire, Sprinkler Leakage, Tornado, Explosion, Public Liability.
Car and General Insurance Corporation, Ltd.	W. F. Solomon	Calgary	Fire, Accident, Sickness, Use and Occupancy, Rent, Profit, Weather, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Inland Marine, Burglary, Auto, Property Liability.

Casualty Company of Canada	H. Norman Hanly	Calgary	Plate Glass, Fire, Burglary, Auto, Accident, Sickness, Inland Transportation, Guarantee, Liability.
Central Insurance Company, Limited	H. A. Benjamin	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Central Manufacturers' Mutual Insurance Co.	J. B. Gillies	Edmonton	Mutual Fire and Auto.
Century Insurance Company, Limited	Chas. E. Lane	Calgary	Fire, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Auto.
Citizens' Insurance Co. of New Jersey	J. B. Slessor	Edmonton	Fire, Hail, Tornado, Sprinkler Leakage, Limited Explosion.
City of New York Insurance Company	H. A. Benjamin	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Hail, Tornado.
Columbia Insurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Commercial Life Assurance Company	J. W. Glenwright	Edmonton	Life.
Commercial Union Assurance Company, Ltd., of London, England	C. H. Chapman	Edmonton	Fire, Explosion, Sprinkler Leakage, Plate Glass, Auto, Burglary, Inland Transportation, Tornado, Tourist Baggage, Use and Occupancy.
Confederation Life Association	J. V. Cook	Edmonton	Life, Accident and Sickness.
Connecticut Fire Insurance Co. of Hartford	H. B. Macdonald	Calgary	Fire, Hail, Explosion, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Inland Transportation.
Consolidated Fire and Casualty Insurance Co.	A. C. MacKay	Calgary	Property Damage, Public Liability, Plate Glass.
Continental Casualty Company	C. S. Bell	Calgary	Accident, Sickness, Auto, Plate Glass, Burglary, Liability.
Continental Insurance Co. of New York	H. A. Benjamin	Calgary	Fire, Tornado, Sprinkler Leakage, Rent, Profit, Inland Transportation, Use and Occupancy, Auto, Hail, Earthquake, Aircraft, Property Damage, Explosion, Inland Marine.
Continental Life Insurance Company	E. L. Churchill	Edmonton	Life.
Cornhill Insurance Company, Limited	G. E. H. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage, Auto, Tornado.
County Fire Insurance Co. of Philadelphia	James O. Miller	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Hail, Earthquake, Tornado, Inland Transportation.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Crown Life Insurance Company	Lt. St. C. Gaetz	Edmonton	Life.
Dominion of Canada General Insurance Co.	H. Norman Hanly	Calgary	Accident, Sickness, Plate Glass, Fire, Guarantee, Burglary, Life, Auto, Liability, Inland Transportation, Steam Boiler.
Dominion Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass.
Dominion Life Assurance Company	J. A. Mather	Calgary	Life.
The T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Eagle, Star and British Dominions Insurance Company, Limited	H. D. Patterson	Calgary	Fire, Plate Glass, Sprinkler Leakage, Explo- sion, Inland and Ocean Marine.
Employers' Liability Assurance Corporation, Limited	V. Grace	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Burglary, Plate Glass, Sprinkler Leakage, Steam Boiler, Tornado, Property Damage.
Ensign Insurance Company	G. E. H. Smith	Calgary	Fire.
Equitable Fire and Marine Insurance Company	T. A. Hornibrook	Edmonton	Fire, Hail, Explosion, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Weather, Inland Transportation.
Essex and Suffolk Equitable Insurance Society, Limited	D. G. deC. O'Grady	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Weather, Tornado.
Excelsior Life Insurance Company	E. H. Molstad	Edmonton	Life.
Fidelity and Casualty Company of N.Y.	G. L. Peet	Calgary	Auto (excluding Fire), Accident, Sickness, Plate Glass, Steam Boiler, Guarantee, Ma- chinery, Aircraft, Theft, Liability.
Fidelity Insurance Company of Canada	C. E. Tait	Calgary	Guarantee, Plate Glass, Auto, Burglary, Acci- dent, Sickness, Liability.
Fidelity-Phoenix Fire Insurance Company of New York	H. A. Benjamin	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Inland Transportation, Use and Occupancy, Rent, Profit, Hail, Earthquake, Property Damage, Auto, Aircraft.
Fire Association of Philadelphia	E. T. Whittemore	Calgary	Fire, Tornado, Limited Explosion, Sprinkler Leakage.
Fire Insurance Company of Canada	G. E. H. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage.
Firemen's Insurance Company of Newark	G. E. H. Smith	Edmonton	Fire.

First American Fire Insurance Company	H. A. Benjamin	Calgary	Fire, Tornado, Inland Transportation, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit, Hail.
First National Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Explosion.
Fonciere Transport & Accident Insurance Company	S. O. Tyndale	Calgary	Accident, Auto (excluding Fire), Burglary.
Franklin Fire Insurance Company of Philadelphia	A. C. Hagen	Calgary	Fire, Auto, Tornado, Sprinkler Leakage.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Accident, Sickness, Steam Boiler, Burglary, Guarantee, Auto, Plate Glass, Sprinkler Leakage, Electrical Machinery, Explosion, Tornado, Forgery.
General Accident, Fire and Life Assurance Corporation, Limited	W. R. Hull	Calgary	Fire, Sprinkler Leakage, Auto, Windstorm, Explosion, Liability, Burglary, Plate Glass, Accident, Sickness, Inland Transportation, Inland Marine.
General Casualty Company of America	R. W. Henry	Edmonton	Plate Glass, Auto (excluding Fire).
General Casualty Insurance Company of Paris, France	A. C. Hagen	Calgary	Accident, Sickness, Auto (excluding Fire), Burglary, Plate Glass, Hail, Guarantee, Inland Transportation.
General Exchange Insurance Corporation	T. B. Crabtree	Calgary	Auto (excluding Public Liability).
General Fire Insurance Company of Paris	J. L. Brown	Edmonton	Fire, Limited Explosion, Tornado, Sprinkler Leakage.
General Insurance Company of America	R. W. Henry	Edmonton	Fire, Sprinkler Leakage, Tornado, Auto, Inland Transportation, Property Damage, Explosion.
Girard Fire and Marine Insurance Company	G. E. H. Smith	Edmonton	Fire.
Glens Falls Insurance Company	C. H. Dunham	Calgary	Fire, Explosion, Ocean Marine, Earthquake, Inland Navigation and Transportation, Weather, Sprinkler Leakage, Riot, Civil Commotion, Aircraft, Auto.
Globe Indemnity Company of Canada	J. O. Miller	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Auto, Guarantee, Burglary, Liability, Plate Glass, Steam Boiler, Live Stock.
Grain Insurance and Guarantee Company	G. H. Van Allen	Edmonton	Fire, Guarantee, Burglary, Surety, Riot and Civil Commotion.
Great American Indemnity Company	Jas. O. Miller	Calgary	Auto, Plate Glass.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Great American Insurance Company	H. B. Macdonald	Calgary	Fire, Tornado, Auto, Hail, Explosion, Riot, and Civil Commotion, Inland Transportation, Aircraft, Sprinkler Leakage, Property Damage, Earthquake.
Great West Life Assurance Company	N. White	Calgary	Life.
Guarantee Company of North America	F. W. Mapson	Calgary	Guarantee.
Guardian Assurance Company, Limited, of London, England	W. H. Skinner	Calgary	Fire, Sprinkler Leakage, Explosion, Tornado.
Guardian Insurance Company of Canada	W. H. Skinner	Calgary	Fire, Accident, Sickness, Plate Glass, Liability, Burglary, Guarantee, Auto, Tornado, Sprinkler Leakage, Steam Boiler, Explosion, Inland Transportation.
Guildhall Insurance Company, Limited	C. L. Jacques	Calgary	Fire, Auto, Burglary, Explosion, Sprinkler Leakage, Tornado, Accident, Sickness, Liability.
Halifax Fire Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Plate Glass, Sprinkler Leakage, Explosion, Weather.
Hardware Dealers' Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Mutual Fire, Auto, Tornado, Theft, Inland Transportation.
Hardware Mutual Fire Insurance Company of Minnesota	J. N. T. Spence	Calgary	Mutual Fire, Auto, Tornado, Theft, Inland Transportation.
Hartford Accident and Indemnity Company	W. R. Cope	Calgary	Auto, Burglary, Plate Glass, Guarantee, Live Stock.
Hartford Fire Insurance Company	W. R. Cope	Calgary	Fire, Explosion, Auto, Inland Transportation, Sprinkler Leakage, Aviation, Hail, Weather, Property Damage, Marine, Live Stock Transit, Earthquake.
Hartford Live Stock Insurance Company	W. R. Cope	Calgary	Live Stock.
Home Assurance Company of Canada	F. A. Ogilvie	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Accident, Sickness, Auto, Guarantee, Burglary, Property Liability, Plate Glass, Steam Boiler, Live Stock.

Home Insurance Company of New York	J. A. MacKinnon	Edmonton	Fire, Auto, Hail, Sprinkler Leakage, Burglary, Inland Transportation, Explosion, Property Damage, Weather, Earthquake.
Homestead Fire Insurance Co. of Baltimore	J. A. MacKinnon	Edmonton	Fire, Sprinkler Leakage, Tornado, Explosion, Auto.
Hudson's Bay Insurance Company	E. S. Buchan	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Accident, Sickness, Guarantee, Burglary, Steam Boiler, Plate Glass, Weather.
Imperial Assurance Company	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Imperial Guarantee and Accident Insurance Co.	C. E. McManus	Edmonton	Fire, Auto, Explosion, Inland Transportation, Sprinkler Leakage, Burglary, Use and Occupancy, Rent, Profit, Guarantee, Accident, Sickness, Plate Glass, Liability, Marine, Weather.
Imperial Insurance Office	J. H. Robson	Edmonton	Fire, Accident, Sickness, Auto, Guarantee, Explosion, Sprinkler Leakage, Burglary, Plate Glass, Liability, Weather.
Imperial Life Assurance Company of Canada	W. D. Mair	Calgary	Life.
Indemnity Insurance Co. of North America	H. V. Heal	Calgary	Sickness, Accident, Plate Glass, Forgery, Auto, Guarantee, Burglary, Live Stock, Steam Boiler, Liability, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Insurance Company of North America	H. V. Heal	Calgary	Fire, Auto, Hail, Explosion, Inland Transportation, Sprinkler Leakage, Aircraft, Tornado, Earthquake.
Law, Union and Rock Insurance Company, Ltd., of London, England	E. S. Buchan	Calgary	Fire, Accident, Sickness, Auto, Guarantee, Surety, Burglary, Plate Glass, Weather, Liability.
Legal and General Assurance Society, Ltd.	E. D. Arnold	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Weather.
Liverpool and London and Globe Insurance Co., Ltd.	C. E. McManus	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Sickness, Accident, Sickness, Guarantee, Burglary, Liability, Auto, Plate Glass, Steam Boiler, Live Stock.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Liverpool-Manitoba Assurance Company	H. L. Gillies	Calgary	Fire, Auto, Explosion, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Inland Marine, Inland Transportation, Guar- antee, Plate Glass, Burglary, Steam Boiler, Live Stock.
Local Government Guarantee Society, Ltd. London Assurance Corporation	J. L. Brown Hornbrook, Whittemore & Allan	Edmonton	Fire.
London Canada Insurance Company	Frank Freeze	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, In- land Marine, Inland Transportation, Weather.
London and County Insurance Company, Ltd.	J. H. Robson	Edmonton	Fire, Hail, Auto, Tornado, Limited Explosion, Sprinkler Leakage.
London Guarantee & Accident Company, Ltd.	C. H. Chapman	Edmonton	Fire, Sprinkler Leakage, Weather, Explosion, Auto.
London and Lancashire Guarantee and Accident Company of Canada	R. L. Greene	Edmonton	Fire, Sickness, Accident, Guarantee, Plate Glass, Burglary, Auto, Sprinkler Leakage, Explosion, Inland Transportation, Weather, Aircraft, Steam Boiler.
London and Lancashire Insurance Company, Ltd.	G. S. Kirkpatrick	Edmonton	Accident, Sickness, Auto, Guarantee, Plate Glass, Liability, Burglary, Fire.
London Life Insurance Company London and Provincial Marine and General Insurance Company, Ltd.	J. G. Graham J. O. Miller	Edmonton	Fire, Auto, Inland Marine, Explosion, Tornado, Sprinkler Leakage. Life, Accident, Sickness.
London and Scottish Assurance Corporation, Ltd.	V. H. Anderson	Calgary	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass, Sprinkler Leakage, Explosion, Weather, Property Damage.
Loyal Protective Insurance Company Lumbermen's Mutual Casualty Company Manufacturers' Life Insurance Company	John Banks J. B. Gillies Wm. J. H. Chittick	Calgary Edmonton Calgary	Fire, Auto, Burglary, Plate Glass, Sprinkler Leakage, Weather, Limited Explosion. Accident, Sickness. Auto (excluding Fire), Plate Glass, Accident. Life.

Maryland Casualty Company	J. O. Miller	Calgary	Accident, Sickness, Plate Glass, Guarantee, Sprinkler Leakage, Steam Boiler, Fly-wheel, Forgery, Burglary, Electrical Machinery, Aircraft, Auto (excluding Fire).
Maryland Insurance Company	C. E. McManus	Edmonton	Fire, Explosion, Hail, Sprinkler Leakage, Use and Occupancy, Tornado, Inland Transportation, Rent, Profit.
Mercantile Fire Insurance Company	T. N. Bowden	Edmonton	Fire, Explosion, Tornado, Sprinkler Leakage.
Merchants' Casualty Insurance Company	H. R. Harris	Edmonton	Accident, Sickness, Auto, Liability, Property Damage.
Merchants' and Manufacturers' Fire Insurance Co.	S. O. Tyndale	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Merchants' Marine Insurance Company, Ltd.	C. B. Carr	Calgary	Fire, Sprinkler Leakage, Tornado, Auto, Property Damage.
Merchants' and Traders' Assurance Company	C. H. Dunham	Calgary	Fire, Plate Glass, Burglary, Auto, Guarantee, Fidelity, Inland Marine, Parcel Post, Registered Mail, Transit, Liability.
Mercury Insurance Company	J. R. Welton	Calgary	Fire, Auto, Sprinkler Leakage, Weather.
Metropolitan Casualty Insurance Company of New York	R. R. Newman	Calgary	Plate Glass, Accident, Sickness, Liability, Guarantee, Forgery, Auto (excluding Fire), Burglary.
Metropolitan Life Insurance Company	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire and Marine Insurance Company	C. E. McManus	Edmonton	Fire, Tornado, Sprinkler Leakage, Limited Explosion, Hail.
Mill Owners' Mutual Fire Insurance Company	W. R. Bradley	Calgary	Fire, Explosion, Sprinkler Leakage, Weather.
Minnesota Implement Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Mutual Fire, Auto, Theft, Tornado, Inland Transportation.
Monarch Life Assurance Company	T. J. Van Larken	Edmonton	Life.
Montreal Life Insurance Company	W. D. Batters	Calgary	Life.
Motor Union Insurance Company, Ltd.	T. Baile	Calgary	Fire, Accident, Plate Glass, Sickness, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Burglary, Property Liability, Auto, Steam Boiler, Live Stock.
Mutual Benefit Health & Accident Association	William A. Moore	Calgary	Accident and Sickness.
Mutual Life Assurance Company of Canada	C. W. G. Browning	Edmonton	Life.
Mutual Relief Life Insurance Company	Lloyd J. Meyer	Edmonton	Life.
National Ben Franklin Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire, Auto.
Nationale Fire Insurance Company of Paris	S. O. Tyndale	Calgary	Fire, Explosion.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Weather.
National Liberty Insurance Co. of America	A. C. Hagen	Calgary	Fire, Explosion, Sprinkler Leakage, Tornado, Inland Transportation.
National Life Assurance Co. of Canada	W. C. Barrie	Edmonton	Life.
National Liverpool Insurance Company	G. R. H. Anderson	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
National Plate Glass Insurance Company	S. O. Tyndale	Calgary	Plate Glass.
National Provincial Insurance Co., Ltd.	Sidney Kidd	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
National Surety Corporation	T. A. Hornibrooke	Calgary	Guarantee, Burglary, Forgery, Fraud.
National Union Fire Insurance Company of Pittsburgh	H. B. Macdonald	Calgary	Fire, Tornado, Explosion, Inland Transportation, Auto.
Newark Fire Insurance Company	Leo Nichols	Calgary	Fire, Explosion, Auto, Sprinkler Leakage, Weather.
New Brunswick Fire Insurance Company	C. H. Dunham	Calgary	Fire, Explosion, Tornado, Sprinkler Leakage.
New Hampshire Fire Insurance Company	R. L. Greene	Edmonton	Fire, Sprinkler Leakage, Limited Explosion, Weather.
New York Life Insurance Company	A. C. Newcomb	Calgary	Life.
New York Underwriters' Insurance Company	E. S. Buchan	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Burglary, Sprinkler Leakage, Explosion, Auto, Guarantee, Plate Glass, Steam Boiler, Live Stock.
Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, Explosion, Tornado, Hail, Auto, Sprinkler Leakage, Property Damage, Inland Transportation, Use and Occupancy, Rent, Profit, Earthquake, Aircraft.

North American Life Assurance Company	R. E. Staples	Edmonton	Life.
North British and Mercantile Insurance Company, Limited	James Black	Calgary	Fire, Sprinkler Leakage, Accident, Sickness, Guarantee, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather, Earthquake, Property Damage.
North Empire Fire Insurance Company	A. White	Edmonton	Fire, Sprinkler Leakage, Explosion, Weather.
Northern Assurance Company, Limited, of London, England	James Cleave	Calgary	Fire, Accident, Sickness, Plate Glass, Auto, Burglary, Guarantee, Limited Explosion, Sprinkler Leakage, Inland Transportation, Steam Boiler, Weather, Property Damage.
Northern Life Assurance Company of Canada	Attorney: W. A. Simpson	Edmonton	Life.
North River Insurance Company	J. R. R. Moffatt, C.A. Frank Freeze-Cope Agencies, Ltd.	Edmonton	
Northwestern Mutual Fire Associatio	A. C. MacKay	Calgary	Fire, Weather, Sprinkler Leakage, Explosion, Use and Occupancy, Rent, Profit, Inland Transportation, Inland Marine.
Northwestern National Insurance Company	G. E. H. Smith	Edmonton	Fire, Auto, Tornado, Sprinkler Leakage.
North West Fire Insurance Company	R. H. Driscoll	Edmonton	Fire, Auto, Weather.
Norwich Union Fire Insurance Society, Ltd.	R. F. Swaine	Calgary	Fire, Accident, Sickness, Plate Glass, Auto, Guarantee, Sprinkler Leakage, Burglary, Explosion, Inland Transportation, Weather, Tornado.
Ocean Accident and Guarantee Corporation, Ltd.	G. L. Peet	Calgary	Accident, Sickness, Plate Glass, Fire, Guarantee, Auto, Burglary, Explosion, Sprinkler Leakage, Steam Boiler, Breakdown of Electrical Machinery, Weather, Inland Transportation.
Occidental Fire Insurance Company	James Black	Calgary	Fire, Auto, Sprinkler Leakage, Tornado, Limited Explosion, Accident, Sickness, Plate Glass, Burglary.
Occidental Life Insurance Company	G. W. Skene	Calgary	Life.
Pacific Coast Fire Insurance Company	C. E. Lane	Calgary	Fire, Auto, Sprinkler Leakage, Explosion.
Palatine Insurance Company, Limited	V. B. Gravely	Calgary	Fire, Auto, Sprinkler Leakage, Explosion, Tornado.
Patriotic Assurance Company, Limited	James H. Robson	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Auto.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Pearl Assurance Company, Limited	Z. W. Dean	Calgary	Fire, Tornado, Explosion, Sprinkler Leakage, Auto, Guarantee, Burglary, Inland Transportation.
Phenix Fire Insurance Company of Paris	Frank Freeze-Cope Agencies	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Weather.
Philadelphia Fire and Marine Insurance Co.	H. V. Heal	Calgary	Fire, Inland Transportation, Tornado, Sprinkler Leakage, Explosion.
Phoenix Assurance Company, Limited, of London	E. F. Gregoire	Calgary	Fire, Explosion, Sprinkler Leakage, Earthquake, Auto, Burglary, Weather, Accident, Sickness, Guarantee, Inland Transportation, Plate Glass, Aircraft.
Phoenix Insurance Company of Hartford	G. N. Kirkpatrick	Edmonton	Fire, Explosion, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Hail, Inland Transportation.
Pioneer Insurance Company	Leo Michols	Calgary	Fire, Sprinkler Leakage, Weather, Explosion.
Planet Assurance Company, Ltd.	James H. Robson	Edmonton	Fire, Windstorm, Sprinkler Leakage, Explosion.
Portage La Prairie Mutual Insurance Co.	Sydney Wood	Edmonton	Auto, Fire, Plate Glass, Burglary, Sprinkler Leakage, Weather.
Protective Association of Canada	Robert Mellis	Edmonton	Sickness, Accident.
Providence Washington Insurance Company	J. L. Brown	Edmonton	Fire, Explosion, Sprinkler Leakage, Inland Transportation, Tornado.
Provincial Insurance Company, Limited, of England	G. E. H. Smith	Edmonton	Fire, Explosion, Sprinkler Leakage, Auto, Tornado.
Prudential Assurance Company, Limited, of London, England	H. M. E. Evans	Edmonton	Fire, Accident, Sickness, Plate Glass, Burglary, Auto, Guarantee, Inland Transportation, Tornado, Sprinkler Leakage, Explosion, Property Damage.
Prudential Insurance Company of America	Frank W. Spink	Calgary	Life, Accident, Sickness.
Quebec Fire Assurance Company	R. L. Greene	Edmonton	Fire, Explosion, Sprinkler Leakage, Tornado.
Queen Insurance Company of America	Leo Michols	Calgary	Fire, Inland Transportation, Explosion, Auto, Sprinkler Leakage, Weather.

Railway Passengers' Assurance Company	James Black	Calgary	Accident, Plate Glass, Guarantee, Auto, Burglary, Inland Transportation, Fire, Sprinkler Leakage, Limited Explosion, Weather, Sickness, Property Damage.
Reliance Insurance Company of Canada	J. F. Quigley	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Hail.
Retail Lumbermen's Mutual Fire Insurance Company	E. W. Stacy	Calgary	Mutual Fire.
Royal Exchange Assurance	J. L. Brown	Edmonton	Fire, Accident, Sickness, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion, Guarantee, Burglary, Liability, Auto.
Royal Insurance Company, Limited	Leo Nichols	Calgary	Fire, Life, Auto, Explosion, Sprinkler Leakage, Accident, Sickness, Flywheel, Burglary, Forgery, Steam Boiler, Plate Glass, Earthquake, Inland Transportation, Weather, Breakdown of Electrical Machinery, Riot and Civil Commotion, Guarantee.
Royal Scottish Insurance Company, Ltd.	V. H. Anderson	Calgary	Fire, Limited Explosion, Sprinkler Leakage, Weather.
St. Paul Fire and Marine Insurance Company	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Inland Transportation, Burglary, Sprinkler Leakage, Explosion.
Saint Paul Mercury Indemnity Company of Saint Paul	J. R. Welton	Calgary	Auto (excluding Fire).
Saskatchewan Mutual Fire Insurance Co.	K. W. Townshend	Calgary	Mutual Fire, Windstorm, Auto.
Saskatchewan Life Insurance Company	Claude J. Mackay	Edmonton	Life.
Scottish Canadian Assurance Corporation	H. T. Whitmore	Calgary	Fire, Sprinkler Leakage, Limited Explosion.
Scottish Metropolitan Assurance Company, Limited	V. H. Anderson	Calgary	Fire, Auto, Guarantee, Plate Glass, Limited Explosion, Inland Transportation, Sprinkler Leakage, Weather.
Scottish Union and National Insurance Co.	G. L. Peet	Calgary	Sprinkler Leakage, Explosion, Fire, Tornado, Auto.
Sea Insurance Company, Limited	H. M. Killian	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado, Inland Transportation.
Security Insurance Company of New Haven Connecticut	H. B. Macdonald	Calgary	Fire, Sprinkler Leakage, Limited Explosion, Tornado.
Security National Insurance Company	H. D. Patterson	Calgary	Fire, Weather, Sprinkler Leakage, Explosion.
Sentinel Fire Insurance Company of Springfield, Mass.	E. B. Allsopp	Edmonton	Fire, Sprinkler Leakage, Explosion, Hail, Weather.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Sovereign Life Assurance Company of Canada	Nan D. Cargill	Edmonton	Life.
Springfield Fire and Marine Insurance Co.	E. B. Allsopp	Edmonton	Fire, Tornado, Auto, Hail, Sprinkler Leakage, Earthquake, Explosion, Inland Transportation.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Sprinkler Leakage, Explosion.
Sun Insurance Office, Limited	James H. Robson	Edmonton	Fire, Sickness, Accident, Explosion, Guarantee, Sprinkler Leakage, Auto, Weather, Burglary, Plate Glass, Liability, Property Damage, Aircraft, Inland Transportation, Earthquake.
Sun Life Assurance Company of Canada	R. F. Sutton	Edmonton	Life.
Toronto General Insurance Company	J. F. Quigley	Calgary	Fire, Auto, Inland Transportation, Plate Glass, Burglary, Liability, Guarantee, Rent, Profit, Use and Occupancy, Explosion, Weather, Sprinkler Leakage, Inland Marine.
Travelers' Fire Insurance Company	F. H. Whitney	Calgary	Fire, Inland Transportation, Sprinkler Leakage, Explosion, Auto, Weather, Aircraft, Property Damage, Tornado.
Travelers' Indemnity Company	F. H. Whitney	Calgary	Accident, Plate Glass, Auto (excluding Fire), Steam Boiler, Burglary, Fly-wheel, Breakdown of Electrical Machinery.
Travelers' Insurance Co. of Hartford	F. H. Whitney	Calgary	Life, Accident, Sickness.
Union Assurance Society, Limited, of London	F. W. Mapson	Calgary	Fire, Auto, Burglary, Inland Transportation, Sprinkler Leakage, Explosion, Tornado, Plate Glass.
Union Fire, Accident and General Insurance Company of Paris	W. L. Wilkin	Edmonton	Fire, Explosion, Auto, Sprinkler Leakage, Weather, Tornado.
Union Insurance Society of Canton, Ltd.	G. L. Peet	Calgary	Fire, Auto, Sickness, Accident, Liability, Inland Transportation, Sprinkler Leakage, Explosion, Burglary, Plate Glass, Guarantee, Property Damage, Use and Occupancy, Rent, Profit, Inland and Ocean Marine, Tornado, Riot, Civil Commotion.

Union Marine and General Insurance Co., Ltd.	E. F. Gregoire	Calgary	Fire, Sprinkler Leakage, Auto, Burglary, Plate Glass, Inland Transportation, Explosion, Weather, Accident, Sickness, Guarantee.
United British Insurance Company, Ltd.	G. R. H. Anderson	Calgary	Fire, Use and Occupancy, Rent, Profit, Weather, Inland Marine, Inland Transportation, Auto, Sprinkler Leakage, Explosion, Guarantee, Plate Glass, Burglary, Steam Boiler, Live Stock.
United Firemen's Insurance Company	E. F. Gregoire	Calgary	Fire, Sprinkler Leakage, Explosion, Weather.
United Mutual Fire Insurance Company	S. A. Dickson	Edmonton	Fire, Sprinkler Leakage, Explosion, Tornado.
United States Fidelity and Guarantee Co.	C. E. Tait	Calgary	Guarantee, Accident, Sickness, Plate Glass, Burglary, Auto, Liability.
Urbaine Fire Insurance Company of Paris	Frank Freeze-Cope Agencies, Ltd.	Calgary	Fire, Sprinkler Leakage, Weather, Explosion, Tornado.
Wapiti Insurance Company	A. R. Hobkirk	Calgary	Fire, Auto, Wind Storm.
Wawanesa Mutual Insurance Company	E. E. Garnett	Edmonton	Fire, Weather, Auto.
Westchester Fire Insurance Co. of New York	T. J. S. Skinner	Calgary	Fire, Hail, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Explosion, Inland Transportation.
Western Assurance Company	E. S. Buchan	Calgary	Fire, Auto, Explosion, Inland Transportation, Burglary, Liability, Guarantee, Sprinkler Leakage, Plate Glass, Accident, Sickness, Use and Occupancy, Rent, Profit, Inland Marine, Weather, Steam Boiler.
Western Empire Life Assurance Company	C. L. Olsen	Edmonton	Life.
Western Life Assurance Company	J. P. Switlyk	Calgary	Life.
Westminster Fire Office	Frank Freeze-Cope Agencies, Ltd.	Calgary	Fire, Sprinkler Leakage, Explosion, Weather, Auto.
World Fire & Marine Insurance Company	W. F. Solomon	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion, Hail, Inland Transportation, Riot, Civil Commotion.
Yorkshire Insurance Company, Ltd., of York, England	T. A. Hornibrook	Calgary	Fire, Accident, Sickness, Live Stock, Plate Glass, Auto, Sprinkler Leakage, Burglary, Limited Explosion.
Zurich General Accident and Liability Insurance Company, Ltd.	W. L. Wilkin	Edmonton	Accident, Sickness, Auto, Burglary, Liability.

RECIPROCAL OR INTER-INSURANCE EXCHANGES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31st, 1935

Name of Exchange	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Affiliated Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Explosion, Aircraft.
Canadian Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire.
Individual Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Explosion, Aircraft.
Lumbermen's Underwriting Alliance	Superintendent of Insurance	Edmonton	Fire, Tornado, Hail, Aircraft, Riot and Civil Commotion, Sprinkler Leakage, Explosion.
Manufacturing Lumbermen's Underwriters	Superintendent of Insurance	Edmonton	Fire, Tornado, Sprinkler Leakage.
Metropolitan Inter-Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Aircraft, Explosion.
New York Reciprocal Underwriters	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Wind Storm, Explosion, Aircraft.
Retail Lumbermen's Inter-Insurance Exchange	Superintendent of Insurance	Edmonton	Fire, Tornado.
Warner Reciprocal Insurers	Superintendent of Insurance	Edmonton	Fire, Lightning, Sprinkler Leakage, Use and Occupancy, Earthquake, Riot, Civil Com- motion, Aircraft, Weather, Rent, Auto, Property Damage, Explosion.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31st, 1935

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British and Canadian Underwriters of the Norwich Union Fire Insurance Co.	Ronald F. Swaine	Calgary	Fire.
Canadian Hardware and Implement Underwriters of the Hard- ware Dealers' Mutual Fire Insurance Company	J. N. T. Spence	Calgary	Mutual Fire, Auto, Tornado, Theft, Inland Transportation.
Central Canadian Underwriters' Agency of the Toronto General Insurance Company	Frank H. Jones	Edmonton	Fire, Profit, Weather, Burglary, Property Liability, Use and Occupancy, Rent, Inland Marine, Inland Transportation, Sprinkler Leakage, Auto, Guarantee, Plate Glass.
Delaware Underwriters of the Westchester Fire Insurance Company	T. A. Hornibrook	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, Use and Occupancy, Rent, Profit, Inland Transportation.
Edinburgh Underwriters' Agency of the Scottish Union and National Insurance Company	G. L. Peet	Calgary	Fire, Tornado, Sprinkler Leakage, Explosion.
Fidelity (Fire) Underwriters of the Fidelity Phenix Fire Insurance Company	Toole, Peet & Co., Ltd.	Calgary	Fire, Tornado, Explosion, Inland Transportation, Sprinkler Leakage, Use and Occupancy, Rent, Profit, Hail, Auto.
London Underwriters' Agency of the London Assurance Corporation	Hornibrook, Whittemore & Allan	Calgary	Fire.
Montreal Underwriters of the Insurance Company of North America	H. V. Heal	Calgary	Fire, Hail, Auto, Explosion, Inland Transporta- tion, Sprinkler Leakage, Aircraft, Tornado, Earthquake.

LIST OF UNDERWRITERS' AGENCIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31st, 1935—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Nova Scotia Fire Underwriters' Agency of the Home Insurance Company	J. O. Miller	Calgary	Fire, Hail, Property Damage, Auto, Sprinkler Leakage, Burglary, Explosion, Weather, Inland Transportation, Earthquake.
Pearl Underwriters' Agency of the Pearl Assurance Company	Z. W. Dean	Calgary	Fire, Auto.
Rochester Underwriters of the Great American Insurance Company of New York	T. A. Hornibrook	Calgary	Fire, Hail, Auto, Earthquake, Tornado, Inland Transportation, Sprinkler Leakage, Riot, Explosion, Aircraft, Property Damage.
United Assurance Underwriters' Agency of the Canadian Indemnity Company	H. B. Macdonald	Calgary	Fire, Auto.
Winnipeg Fire Underwriters' Agency of the Home Insurance Company of New York	J. O. Miller	Calgary	Fire, Auto, Hail, Burglary, Explosion, Weather, Property Damage, Sprinkler Leakage, Inland Transportation, Earthquake, Tornado.

FRATERNAL OR MUTUAL BENEFIT SOCIETIES LICENSED UNDER THE ALBERTA INSURANCE ACT
AS AT DECEMBER 31st, 1935

Name of Society	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Aid Association for Lutherans	Robert J. Lumley	Calgary	Fraternal Life, Disability and Sickness.
Alliance Nationale	Adelard Baril	Edmonton	Fraternal Life, Sickness and Accident.
Ancient Order of Foresters	W. T. M. Little	Calgary	Life and Sickness.
Ancient Order of United Workmen of the Canadian North West	A. V. Evans	Calgary	Fraternal Insurance.
Canadian Order of Foresters	H. B. Speer	Edmonton	Fraternal Life and Sick Benefits.
Canadian Woodmen of the World	G. E. Johnson	Markerville	Fraternal Life, Sick and Funeral Benefits.
Grand Council of Catholic Mutual Benefit Association of Canada	E. McCormick	Calgary	Fraternal Life and Sickness.
Grand Orange Lodge of British America	R. J. Edgar	Calgary	Fraternal Life.
Independent Mutual Benefit Federation	George Santa	Milk River	Mutual Benefits
Independent Order of Foresters	P. W. Abbott	Edmonton	Fraternal Life with Sick Benefits.
Independent Order of Oddfellows, Manchester Unity.	Charles A. Potter	Edmonton	Sick and Funeral Benefits.
Knights of Columbus	Wm. A. Wells	Edmonton	Fraternal Life.
Lutheran Brotherhood	Oluf Asper	Wetaskiwin	Fraternal Life and Disability.
Lutheran Mutual Aid Society	Wm. Wahl	Barthhead	Fraternal Insurance.
Maccabees, The	Jas. S. Green	Calgary	Fraternal Life, Disability, Sickness.
Modern Woodmen of America	W. E. Deckard	Lacombe	Fraternal Life and Disability.
National Slovak Society of the United States of America	George Klesten	Bellevue	Fraternal Life.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Fraternal Benefits.
Sons of Norway	Sigurd Lefsrud	Viking	Fraternal Life, Old Age and Juvenile.
Women's Benefit Association	Mrs. Hilda Nimmo	Edmonton	Fraternal Beneficiary.

LIFE INSURANCE—PREMIUM INCOME ON ALBERTA BUSINESS, 1935

COMPANY	Net Contract Premium Income		Net Consideration for Annuities	Totals
	Ordinary	Industrial		
Aetna Life Insurance Company	\$ 31,516.54	.....	\$ 302.18	\$ 33,507.71
Confederation Life Association	348,096.65	.....	28,487.09	380,496.12
Canada Life Assurance Company	521,140.70	.....	94,728.65	671,013.40
Continental Life Insurance Company	99,456.22	.....	.....	99,456.22
Crown Life Insurance Company	85,220.96	.....	1,558.79	86,779.75
Commercial Life Assurance Company of Canada	170,276.20	.....	26,600.49	224,081.39
Dominion Life Assurance Company	256,315.59	.....	25,677.09	282,172.68
Dominion of Canada General Insurance Company	19,220.38	.....	.....	19,220.38
I. Eaton Life Assurance Company	32,166.42	.....	.....	32,166.42
Excelsior Life Insurance Company	130,597.24	.....	2,000.00	132,597.24
Great-West Life Assurance Company	907,445.20	.....	17,391.24	953,125.94
Imperial Life Assurance Company of Canada	459,193.56	.....	39,894.00	501,013.28
London Life Insurance Company	502,735.81	\$ 2,941.27	16,173.83	553,280.55
Monarch Life Insurance Company	149,206.38	.....	12,957.90	162,164.28
Montreal Life Insurance Company	32,506.47	.....	1,203.33	36,149.53
Mutual Life Assurance Company of Canada	865,215.95	.....	18,038.50	892,380.38
Manufacturers' Life Insurance Company	601,698.68	.....	25,953.04	627,651.72
Metropolitan Life Insurance Company	427,673.29	443,843.44	12,031.35	893,334.31
Mutual Relief Life Insurance Company	40,705.76	.....	1,422.37	42,128.13
National Life Assurance Company of Canada	80,018.84	.....	2,471.71	82,688.73
Northern Life Assurance Company	462,826.83	.....	35,931.01	503,676.58
Northern Life Assurance Company	70,250.25	.....	132.61	70,713.74
New York Life Insurance Company	423,692.76	.....	27,270.31	450,963.07
Occidental Life Insurance Company	39,115.80	.....	.....	39,115.80
Ontario Equitable Life and Accident Insurance Company	54,295.66	.....	.....	54,295.66
Phoenix Assurance Company of London, England	2,166.79	.....	.....	2,166.79
Prudential Insurance Company of America	311,253.99	336,280.94	3,580.50	652,989.98
Royal Insurance Company, Limited	8,467.14	.....	.....	8,467.14
Sovereign Life Assurance Company	58,673.55	.....	2,160.30	60,833.85
Saskatchewan Life Insurance Company	43,066.07	.....	473.95	43,540.02
Sun Life Assurance Company of Canada	1,098,405.05	.....	265,497.05	1,429,075.06
Travelers' Insurance Company	128,880.52	.....	500.00	133,757.72
Western Life Assurance Company	24,432.20	.....	.....	24,432.20
Western Empire Life Assurance Company	50,757.76	.....	.....	50,757.76
	\$8,536,711.21	\$ 783,065.65	\$ 662,437.29	\$10,230,728.98
		\$ 248,514.83		

LIFE INSURANCE—DISBURSEMENTS TO POLICY HOLDERS IN ALBERTA, 1935

COMPANY	Death Claims			Matured Endow-ments	Surrender Values	Dividends	Other Payments	Totals
	Group							
	Ordinary	Industrial	Totals					
Aetna	\$ 3,500.00		\$ 3,500.00	\$ 3,000.00	\$ 3,914.20	\$ 1,238.79	\$ 625.20	\$ 12,278.19
Confederation	79,937.00		79,937.00	25,000.00	231,383.17	105,137.82	6,254.67	447,712.66
Canada	159,812.44		199,237.44	50,087.13	238,370.65	96,528.59	29,700.38	613,934.19
Continental	8,535.35		8,535.35	3,000.00	61,738.53	8,282.94	1,440.00	86,996.82
Crown	5,750.00		5,750.00	3,000.00	61,133.64	8,706.76	3,602.52	82,192.92
Commercial	26,455.00		49,455.00	29,000.00	61,119.16	5,934.98	2,048.95	147,558.09
Dominion	26,741.67		26,741.67	14,581.00	118,906.00	41,641.65	4,473.37	206,343.69
Dominion of Canada General	5,000.00		5,000.00		5,842.28		1,628.72	12,471.00
T. Eaton Life	1,000.00		1,000.00		7,001.70	1,291.03		9,292.73
Empire Life Insurance Company (Retired from Province, Dec. 31, 1933)					596.90			596.90
Excelsior	28,413.00		28,413.00	30,322.00	78,458.33	23,315.88	1,458.10	161,967.31
Great-West	178,281.15		22,175.00	26,313.00	416,984.38	211,506.25	22,419.76	877,679.54
Imperial	62,317.20		1,000.00	33,540.00	261,746.84	63,133.94	5,053.37	426,791.35
London	21,025.00	\$ 61.00	12,750.00	175,059.50	104,881.87	65,960.85	17,377.65	397,115.87
London and Scottish	12,000.00			6,300.00	9,973.54	2,567.66		30,841.20
Monarch	26,901.30			5,500.00	67,144.15	13,852.00	17,186.36	130,583.81
Mutual	4,000.00		4,000.00	6,000.00	8,185.23	679.87		18,865.10
Mutual	226,156.09		4,500.00	74,298.00	374,328.48	202,471.49	147.45	881,901.51
Manufacturers'	81,593.72		81,593.72	5,423.00	387,186.21	81,281.86	15,372.07	570,856.86
Metropolitan	60,788.00		6,645.08	60,160.35	335,735.09	130,359.24	27,898.57	650,798.33
Mutual Relief Life	24,785.00	31,575.08		24,785.00	6,581.52	252.38		31,618.90
National	16,741.00*		16,741.00	4,000.00	40,532.17	7,563.19	240.00	69,076.36
North American	72,722.00		1,000.00	48,387.00	272,515.18	130,593.86	10,935.00	536,153.04
Northern	4,000.00		4,000.00	2,060.00	41,642.45	11,082.24	5,761.46	64,546.15
New York Life	132,522.00		132,522.00	4,500.00	154,405.02	33,689.23	33,689.23	422,079.14
Occidental	15,519.50		15,519.50		5,947.36	611.12	2,095.64	24,173.62
Ontario Equitable	1,000.00		1,000.00	5,000.00	29,150.39		1,159.61	36,310.00
Phoenix Assurance					1,654.00	10.68		1,664.68
Prudential	33,868.54	40,394.08		48,732.11	392,117.59	90,376.44	10,781.70	616,270.46
Royal	1,792.50		1,792.50		4,184.36	15,375.25	354.72	21,706.83
Sovereign	14,914.80		14,914.80	1,500.00	46,981.05	8,269.60	2,040.00	73,705.45
Saskatchewan	4,010.93		4,010.93		5,413.50	2,989.30	90.00	12,503.73
Standard Life Assurance Company (Retired from Province, Dec. 31, 1933)					12,826.95	4,703.32	100.00	19,827.27
Sun Life	272,802.57		26,650.00	299,452.57	547,674.58	223,367.22	47,445.22	1,162,040.76
Travelers'	42,894.95			42,894.95	66,538.40		25,107.15	151,450.98
Western Life	1,132.84			1,132.84	17,874.98	1,620.00		20,627.82
Western Empire Life	1,000.00		1,000.00	3,040.00	20,681.24	1,072.14	1,597.27	27,390.65
	\$1,655,913.55	\$ 72,030.16	\$ 136,782.00	\$1,864,725.71	\$ 735,011.74	\$1,658,741.23	\$ 298,084.14	\$9,057,913.91

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1935
(TOTAL BUSINESS OF SOCIETY)

Name of Society	Head Office in Canada	Total Admitted Assets	Total Accrued Liabilities	Total Income	Total Disburse- ments
Alliance Nationale	515 Viger Ave., Montreal, Quebec	\$ 11,627,226.37	\$ 135,488.16	\$ 1,524,016.56	\$ 1,407,774.79
Ancient Order of Foresters	7 Gerrard Street W., Toronto, Ontario	401,011.23	2,421.21	96,020.38	71,039.60
Ancient Order of United Workmen of the Canadian North West	208 McIntyre Block, Winnipeg, Manitoba	824,942.94	12,800.67	85,742.24	133,574.16
Aid Association for Lutherans	326 Mackay Street, Ottawa, Ontario	18,607,065.72	914,485.48	3,663,301.14	2,477,351.74
Canadian Order of Foresters	84 Market Street, Brantford, Ontario	17,136,666.36	161,034.76	551,833.72	1,121,032.90
Canadian Woodmen of the World	Woodmen of the World Bldg., London Ontario	1,939,020.69	28,094.54	201,243.10	142,831.54
Grand Council of the Catholic Mutual Benefit Association of Canada	1015 St. Denis Street, Montreal, Quebec	1,508,348.98	20,425.32	177,113.41	147,818.97
Grand Orange Lodge of British America	10 Bert Street, Toronto, Ontario	1,405,513.51	23,915.13	94,413.78	81,603.43
Independent Mutual Benefit Federation	165 Spadina Ave., Toronto, Ontario	3,855.22	1,027.50	11,706.71	10,706.67
Independent Order of Foresters	Bay and Richmond Streets, Toronto, Ontario	45,520,810.27	3,460,947.47	4,993,370.78	4,873,854.85
Independent Order of Oddfellows, Manchester Unity	243 Sample Avenue, W. Kildonan, Winnipeg, Manitoba	50,158.96	331.04	3,261.96	2,125.59
Knights of Columbus	282 Piccadilly Street, London, Ontario	44,216,668.03	405,463.96	6,323,527.59	4,358,819.78
Lutheran Mutual Aid Society	965 Confederation Life Building, Winnipeg, Manitoba	6,001,361.69	263,019.87	1,749,566.29	1,007,023.51
Lutheran Brotherhood	460 Main Street, Winnipeg, Manitoba	5,559,928.85	645,828.69	1,724,509.78	972,526.68
Maccabees	Windsor, Ontario	46,264,787.16	820,682.69	6,075,694.32	8,783,245.83
Modern Woodmen of America	459 Balmoral Street, Winnipeg, Manitoba	59,001,871.39	1,614,701.10	26,825,734.44	19,010,067.61
National Slovak Society of United States of America	Bellevue P.O., Alberta	6,490,708.12	222,939.51	816,414.11	710,292.60
Order of United Commercial Travelers of America	632 North Parks Street, Winnipeg, Manitoba	1,046,697.11	614,864.93	1,033,237.46	678,014.78
Sons of Norway	278 Main Street, Winnipeg, Manitoba	2,079,987.26	14,143.36	197,892.22	276,717.14
Women's Benefit Association	Royal Bank Bldg., Sarnia, Ontario	34,541,172.33	373,109.24	4,445,767.23	3,587,251.32
		\$304,221,810.19	\$ 9,735,734.63	\$60,994,367.22	\$49,853,673.58

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1935

Name of Society	Premiums (Including Dues)				Disbursements					
	Mortuary Funds	Sick and Funeral Funds	General Fund	Other Funds	Total	Mortuary Fund	Sick and Funeral Funds	General Fund	Other Funds	Total
Alliance Nationale	\$ 382.20	\$ 40.60	\$ 267.57	.....	\$ 690.37	\$ 2,828.38	\$ 100.00	\$ 48.90	.....	\$ 2,977.28
Ancient Order of Foresters	.....	903.74	2,480.25	.....	3,383.99	.....	217.65	2,620.12	.....	2,837.77
Ancient Order of United Workmen of the Canadian North West	5,673.88	.....	98.14	\$ 5,113.69	10,885.71	9,504.54	.....	3,284.47	\$ 1,823.45	14,612.46
Aid Association for Lutherans	1,295.83	.....	688.30	63.02	2,047.15	297.43	.....	484.17	4.69	786.29
Canadian Order of Foresters	15,643.87	1,053.11	1,310.93	.....	18,007.91	6,702.35	625.10	2,886.94	.....	10,214.39
Canadian Woodmen of the World	266.54	.....	.....	26.19	292.73	.....	.....	.....	30.00	30.00
Grand Council of the Catholic Mutual Benefit Association of Canada	1,040.85	24.64	93.20	.....	1,158.69	2,226.50	.....	210.96	.....	2,437.46
Grand Orange Lodge of British America	.....	.....	4,855.76	.....	4,855.76	.....	.....	Not available	.....	Not available
Independent Mutual Benefit Federation	.....	1,527.65	.....	.....	1,527.65	.....	2,041.24	.....	.....	2,041.24
Independent Order of Foresters	10,326.90	640.95	21.00	.....	10,988.85	17,963.78	277.01	.....	.....	18,240.79
Independent Order of Oddfellows, Manchester Unity	.....	648.29	.....	50.10	698.39	.....	354.25	.....	.....	354.25
Knights of Columbus	10,337.79	.....	1,044.08	.....	11,381.87	8,775.89	1,022.48	.....	348.38	9,798.37
Lutheran Mutual Aid Society	3,963.45	.....	582.16	261.89	4,807.50	495.74	.....	76.41	.....	920.53
Lutheran Brotherhood	1,387.65	.....	383.93	50.51	1,822.09	700.32	.....	236.71	.....	937.03
Maccabees	70.66	.75	.....	2.10	73.51	.....	.....	.....	.....	.....
Modern Woodmen of America	23,850.63	.....	2,004.21	.....	25,854.84	14,486.25	.....	3,058.58	.....	17,544.83
National Slovak Society of United States of America	1,658.64	.....	2,193.34	534.70	4,386.68	1,000.00	.....	.....	62.00	1,062.00
Order of United Commercial Travelers of America	2,264.91	.....	1,665.37	2,731.22	6,661.50	1,200.00	.....	.....	8,928.50	4,128.50
Sons of Norway	708.83	.....	931.70	1,640.53	3,281.06	98.91	.....	614.81	.....	713.72
Women's Benefit Association	3,421.93	.....	815.18	186.65	4,423.76	500.00	.....	.....	108.00	608.00
	\$ 82,294.56	\$ 4,839.73	\$ 17,220.78	\$ 9,041.07	\$113,396.14	\$ 66,780.09	\$ 4,637.73	\$ 13,522.07	\$ 5,305.02	\$ 90,244.91

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1935

Name of Society	Number at end of 1934		Additions				Deductions				At end of 1935						
			New Issued		Other Additions		Ceased by Death		Ceased by Maturity				Other Deductions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount			
Alliance Nationale	32	\$ 33,148.17											1	\$ 2,000.00	31	\$ 31,148.17	
Ancient Order of United Workmen of the Canadian North West	165	250,594.00	31	\$ 36,000.00	4	\$ 4,000.00			4	\$ 7,000.00	7	\$ 12,000.00	16	17,000.00	173	254,594.00	
Aid Association for Lutherans	65	66,750.00	20	22,250.00	9	7,250.00					17	17,000.00			77	79,250.00	
Canadian Order of Foresters	718	699,751.72	30	32,500.00	20	17,500.00			9	9,212.80			36	36,625.67	723	703,913.25	
Canadian Workmen of the World	14	14,652.00												1	1,020.00	13	13,632.00
Grand Council of the Catholic Mutual Benefit Association of Canada	40	45,919.07			1	928.00			2	2,784.00					1	928.00	
Grand Orange Lodge of British America	153	174,065.00							5	1,000.00			2	22,239.00	38	43,135.07	
Independent Order of Foresters	440	541,889.00			10	8,425.00			5	7,408.00	1	150.00	38	41,267.00	150	150,826.00	
Knights of Columbus	429	680,488.00	26	29,000.00	8	13,000.00			3	7,408.00	44	68,000.00	1	3,850.00	406	501,489.00	
Lutheran Mutual Aid Society	138	134,420.00			1	3,568.00			1	320.00	9	4,154.00	10	10,000.00	415	642,750.00	
Lutheran Brotherhood	54	92,000.00	10	11,500.00	5	5,000.00							12	16,000.00	57	92,500.00	
Maccabees			4	1,250.00											4	1,250.00	
Modern Workmen of America	612	863,540.00	47	42,500.00	3	4,000.00			9	14,016.00			124	163,240.00	529	732,784.00	
National Slovak Society of United States of America	194	165,500.00	8	4,500.00					1	1,000.00			7	6,000.00	194	163,000.00	
Order of United Commercial Travelers of America	433	2,165,000.00	22	110,000.00	19	95,000.00			4	20,000.00					418	2,090,000.00	
Sons of Norway	32	44,500.00	5	4,000.00	4	6,000.00					52	260,000.00	4	4,000.00	37	50,500.00	
Women's Benefit Association	220	167,785.50	19	12,250.00					1	500.00			9	16,215.25	229	163,320.25	
	3,739	\$6,140,002.46	222	\$ 305,750.00	84	\$ 164,671.00			40	\$ 71,128.80	130	\$ 361,304.00	262	\$ 340,384.92	3,613	\$5,837,605.74	

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1935

Name of Society	Number at end of 1934		New Issued	Revived	Terminated by Death		Lapsed	Number at end of 1935
Alliance Nationale	10							10
*Aid Association for Lutherans	1							1
Canadian Order of Foresters	285		7	6	2		7	289
Grand Council of the Catholic Mutual Benefit Association of Canada	3							3
Independent Mutual Benefit Federation	159		346				30	475
Independent Order of Foresters	119							119
Independent Order of Oddfellows, Manchester Unity	130		36		1		12 (Transferred)	153
Lutheran Brotherhood	8						4	4
*Ancient Order of Foresters		Liability limited to sickness benefits \$10 per week, funeral benefits \$200. No certificates issued.						
	715		389	6	3		53	1,054

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1935

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Acadia Fire Insurance Company	\$ 12,633.76	\$ 3,317.73	\$ 9,316.03	\$ 9,030.38	\$ 2,287.19	25.32
Aetna Insurance Company	18,550.66	92.84	18,457.82	19,308.42	3,905.50	20.22
Agricultural Insurance Company	3,587.43	371.17	3,216.26	3,606.55	633.00	17.55
Alliance Assurance Company, Limited	44,117.67	4,585.65	39,532.02	38,074.53	6,142.51	16.13
Alliance Assurance Company of Philadelphia	4,445.84	137.25	4,308.59	2,645.53	3,967.98	149.99
American Alliance Insurance Company	35,219.77	28,403.26	6,816.51	7,221.97	2,763.50	38.27
American Central Insurance Company	16,009.57	11,758.92	4,250.65	4,345.84	992.22	22.83
American Insurance Company of Newark, N.J.	9,630.11	717.25	8,912.86	8,663.87	8,177.87	94.39
Anglo-Scottish Insurance Company, Limited	11,369.74	3,323.46	8,046.28	8,746.01	2,689.88	30.75
Atlas Assurance Company, Limited	28,705.47	3,301.00	25,404.47	26,498.29	13,174.78	49.72
Baloise Fire Insurance Company	10,066.54	1,201.22	8,865.32	8,792.07	5,078.02	57.76
Beaver Fire Insurance Company	6,105.19	3,394.40	2,710.79	3,288.65	200.85	6.11
Bee Fire Insurance Company	10,013.61	872.94	9,140.67	7,400.14	3,036.26	41.03
Boston Insurance Company	10,990.65	1,443.21	9,547.44	9,773.20	1,776.76	18.18
British America Assurance Company	32,026.31	1,749.37	30,276.94	28,651.79	7,234.07	25.25
British Canadian Insurance Company	18,214.71	2,199.55	16,015.16	12,238.10	3,489.14	28.51
British Crown Assurance Corporation, Limited	26,630.71	2,275.32	24,355.39	25,873.61	3,856.92	14.90
British Empire Assurance Company	13,278.72	479.73	12,798.99	11,909.08	74.63	0.63
British and European Insurance Company, Limited	9,163.87	6,613.48	2,550.39	2,607.43	595.13	22.82
British General Insurance Company, Limited	7,498.97	3,248.32	4,250.65	4,383.29	992.22	22.64
British Law Insurance Company, Limited	5,420.37	1,608.33	3,812.04	3,626.44	7,589.89	.....
British Northwestern Fire Insurance Company	24,181.88	5,827.39	18,354.49	24,381.95	11,706.63	48.01
British Oak Insurance Company, Limited	7,346.55	191.40	7,155.15	9,144.17	1,145.81	12.53
British Traders' Insurance Company, Limited	43,412.56	13,942.55	29,470.01	15,532.50	6,792.70	43.73
Caledonian American Insurance Company	3,377.96	549.94	2,828.02	2,950.69	3,465.47	117.45
Caledonian Insurance Company	18,413.82	1,429.16	16,984.66	17,504.94	4,655.48	26.59
California Insurance Company of San Francisco	5,949.13	3,398.74	2,550.39	2,642.72	1,695.68	64.16
Canada Accident and Fire Insurance Company	18,509.68	8,308.11	10,201.57	10,430.17	2,652.51	25.43
Canada Security Assurance Company	21,304.50	6,126.28	15,178.22	16,470.61	3,821.95	23.20
Canadian Fire Insurance Company	56,387.13	865.91	55,521.22	55,979.50	14,083.12	25.15
Canadian General Insurance Company	19,495.07	5,283.31	14,211.76	14,548.40	11,453.33	78.72
Canadian Indemnity Company	27,414.97	389.89	27,025.08	26,832.41	5,388.25	20.08
Canadian Surety Company	3,306.95	1,187.84	2,119.11	1,949.62	466.03	23.90

Car and General Insurance Corporation, Limited	76,362.57	31,102.54	45,260.03	46,175.45	26,594.43	57.60
Casualty Company of Canada	7,204.30	1,376.43	5,827.87	3,759.53	176.87	4.70
Central Insurance Company, Limited	17,916.99	10,772.03	7,144.96	7,195.87	2,216.15	30.80
Century Insurance Company, Limited	18,088.76	9,273.21	8,815.55	9,250.07	2,466.85	26.67
Citizens' Insurance Company of New Jersey	8,562.91	5,405.33	3,157.58	3,065.32	72.51	72.51
City of New York Insurance Company	* 7,968.74	144.84	7,823.58	* 7,287.39	* 2,064.53	* 28.33
(All re-insured by the Home Insurance Company of New York)						
Columbia Insurance Company	8,496.69	5,391.35	3,105.34	3,011.93	762.40	25.31
Commercial Union Assurance Company, Limited	92,849.97	58,245.26	34,604.71	34,936.77	9,623.53	27.55
Connecticut Fire Insurance Company	25,254.09	11,981.28	13,272.81	13,132.09	3,321.85	25.30
Continental Insurance Company	24,074.34	2,493.84	21,580.50	22,826.36	2,945.08	12.80
Cornhill Insurance Company, Limited	15,720.32	* 5.42	15,725.74	15,683.03	3,205.26	20.44
County Fire Insurance Company of Philadelphia	5,644.52	4,281.22	1,363.30	1,509.94	469.87	31.12
Dominion of Canada General Insurance Company	18,455.84	5,870.28	12,585.56	11,805.60	1,806.25	15.30
Dominion Fire Insurance Company	24,437.26	3,826.09	20,631.17	19,595.41	8,487.61	43.31
Eagle, Star and British Dominions Insurance Company	27,604.85	254.79	27,350.06	29,599.79	11,244.49	37.99
Employers' Liability Assurance Corporation, Limited	27,860.22	4,469.77	23,390.45	25,296.42	12,023.17	47.52
Ensign Insurance Company	10,923.40	1,491.67	9,431.73	8,819.53	2,165.29	24.55
Equitable Fire and Marine Insurance Company	14,370.34	11,715.78	2,654.56	2,627.64	664.37	25.28
Essex and Suffolk Equitable Insurance Society, Limited	7,307.09	4,238.89	3,068.20	3,461.05	1,375.16	39.73
Fidelity Phenix Fire Insurance Company of New York	15,382.09	1,344.26	14,037.83	17,258.65	1,625.67	9.42
First American Fire Insurance Company	5,220.79	401.77	4,819.02	4,174.88	3,067.48	73.47
First National Insurance Company of America	* 20,997.22	* 20,997.22				
(All re-insured)						
Fire Insurance Company of Canada	4,599.74	66.55	4,533.19	4,541.83	1,217.16	26.79
Fire Association of Philadelphia	11,834.64	2,938.83	8,945.81	7,436.68	1,635.75	22.00
Fireman's Insurance Company of Newark, N.J.	9,666.58	44.12	9,622.46	8,777.40	251.71	2.87
Franklin Fire Insurance Company of Philadelphia	* 12,771.98	* 681.36	* 12,090.62	* 13,738.29	* 1,820.87	* 13.25
(All re-insured by the Home Insurance Company of New York)						
General Accident Assurance Company of Canada	9,422.83	2,358.88	7,063.95	7,104.67	1,371.68	19.30
General Accident, Fire and Life Assurance Corporation, Limited	27,738.64	3,401.39	24,337.25	19,409.96	9,155.90	47.17
General Fire Insurance Company of Paris	21,180.73	14,389.49	6,791.24	19,478.01	17,271.54	88.67
General Insurance Company of America	62,849.25	2,110.34	60,738.91	64,887.99	7,319.79	11.28
Girard Fire and Marine Insurance Company	2,529.38		2,529.38	2,395.44	320.38	13.37
Glens Falls Insurance Company	19,530.35	2,767.79	16,762.56	15,913.53	6,670.84	41.92
Globe Indemnity Company of Canada	27,097.55	18,166.36	8,931.19	8,994.84	2,770.20	30.80
Grain Insurance and Guarantee Company	214,652.12	10,946.59	203,705.53	211,414.09	22,384.69	10.59
Great American Insurance Company	73,816.84	13,669.35	60,147.49	66,844.32	20,312.65	60.39
Guardian Insurance Company of Canada	10,646.51	3,138.31	7,502.20	7,615.79	4,296.73	56.42
Guardian Assurance Company, Limited, of London, England	27,421.43	1,680.52	25,740.91	28,489.61	15,269.82	53.59
Guildhall Insurance Company, Limited	6,597.79	2,150.35	4,447.44	3,630.98	803.41	22.13
Halifax Fire Insurance Company	14,213.24		14,213.24	12,176.33	2,823.37	23.18
Hartford Fire Insurance Company	30,213.20	562.39	29,650.81	29,712.49	9,008.54	30.31
Home Assurance Company of Canada	2,910.07		2,910.07		288.23	288.23
Home Insurance Company of New York	164,112.88	10,078.12	154,034.76	161,974.89	52,175.95	32.21

NAME OF COMPANY	Premiums Written			Net Premiums	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	by the Home	Insurance	Company of New York	Company of New York	
Homestead Fire Insurance Company	*\$ 18,015.31	*\$ 794.78	*\$ 17,220.53	*\$ 17,220.53	*\$ 18,726.99	*\$ 5,684.77	* 37.10
Hudson Bay Insurance Company	(All re-insured by the Home Insurance Company of New York)	29,592.60	18,417.16	11,175.44	11,254.90	3,466.38	31.02
Imperial Assurance Company	9,547.41	3,336.72	6,210.69	6,210.69	6,023.88	1,524.79	25.31
Imperial Guarantee and Accident Insurance Co. of Canada	6,976.98	620.74	6,356.24	6,356.24	6,339.89	1,209.61	19.08
Imperial Insurance Office	10,309.51	622.48	9,687.03	9,687.03	10,987.70	8,221.98	74.83
Insurance Company of North America	31,807.36	1,497.07	30,310.29	30,310.29	13,497.45	5,660.76	41.94
Law, Union and Rock Insurance Company, Limited	36,480.44	2,229.45	34,250.99	34,250.99	37,662.91	8,281.59	21.99
Legal and General Assurance Society, Limited	2,982.12	8.09	3,000.21	3,000.21	3,426.25	2,075.94	60.59
Liverpool and London and Globe Insurance Company, Limited	117,974.68	56,061.94	61,912.74	61,912.74	63,681.09	16,055.02	25.21
Liverpool-Manitoba Assurance Company	47,205.94	32,916.03	14,289.91	14,289.91	14,391.76	4,432.31	30.79
Local Government Guarantee Society, Limited	30,655.90	9,809.13	20,846.77	20,846.77	20,771.12	8,849.45	42.60
London Assurance Corporation	25,038.31	2,048.11	22,990.20	22,990.20	24,944.21	5,312.13	21.30
London-Canada Insurance Company	20,244.97	6,955.86	13,289.11	13,289.11	14,301.63	6,853.42	47.92
London and County Insurance Company, Limited	4,172.30	903.41	3,268.89	3,268.89	4,670.71	279.32	5.98
London Guarantee and Accident Company, Limited	29,300.45	23,089.13	6,211.32	6,211.32	6,020.29	1,524.79	25.33
London and Lancashire Guarantee and Accident Co. of Canada	8,114.14	1,916.81	6,197.33	6,197.33	3,908.17	335.25	8.58
London and Lancashire Insurance Company, Limited	66,237.11	6,024.02	60,213.09	60,213.09	67,487.34	23,046.73	34.15
London and Provincial Marine and General Insurance Co., Ltd.	7,246.36	1,341.39	5,904.97	5,904.97	7,253.39	4,176.47	57.57
London and Scottish Assurance Corporation, Limited	11,941.00	2,413.16	9,527.84	9,527.84	11,456.19	715.96	6.24
Maryland Insurance Company	14,748.12	949.66	13,798.46	13,798.46	14,532.19	14,060.99	96.76
Mercantile Fire Insurance Company	14,606.80	4,261.48	10,345.32	10,345.32	11,178.01	4,463.30	41.99
Mercantile and Manufacturers' Fire Insurance Company	9,626.83	3,751.37	5,875.46	5,875.46	8,329.87	1,529.69	18.36
Merchants' Marine Insurance Company, Limited	13,214.33	1,615.87	11,598.46	11,598.46	11,708.50	6,109.40	52.17
Merchants' and Traders' Assurance Company	* 7,195.56	7,228.36	(All re-insured)	(All re-insured)	(All re-insured)	(All re-insured)	
Mercury Insurance Company	13,350.80	886.52	12,464.28	12,464.28	14,135.13	4,556.22	32.00
Michigan Fire and Marine Insurance Company	11,056.67	7,281.45	3,775.22	3,775.22	3,865.94	1,220.87	31.57
Motor Union Insurance Company, Limited	6,071.23	428.32	5,642.91	5,642.91	5,941.15	5,045.99	84.93
National-Ben Franklin Fire Insurance Company	12,188.20	104.10	12,084.10	12,084.10	12,235.21	3,398.35	27.78
National Fire Insurance Company of Paris	3,514.42	59.16	3,455.26	3,455.26	3,093.09	1,583.94	51.21
National Fire Insurance Company	9,161.15	672.52	8,488.63	8,488.63	8,599.38	2,067.89	24.04
National Liberty Insurance Company of America	* 9,253.75	* 9,253.75	* 9,253.75	* 9,253.75	* 9,598.63	* 10,819.65	* 112.72
National-Liverpool Insurance Company	21,148.49	14,003.53	7,144.96	7,144.96	7,195.87	2,216.15	30.80
National Provincial Insurance Company, Limited	15,328.98	2,635.28	12,693.70	12,693.70	14,785.90	5,928.33	40.09
National Union Fire Insurance Company	8,152.07	117.47	8,034.60	8,034.60	7,839.14	6,228.40	79.32

	11,649.23	3,966.11	7,683.12	7,741.57	2,383.24	30.78
	(All re-insured by the Home Insurance Company of New York)					
Newark Fire Insurance Company	13,978.77	1,546.09	12,432.68	12,668.45	2,597.40	20.50
New Brunswick Fire Insurance Company	10,748.97	1,498.52	9,250.45	8,704.67	4,801.34	55.04
New Hampshire Fire Insurance Company	10,775.88	3,559.55	7,216.33	7,477.86	786.53	16.55
New York Underwriters Insurance Company	8,099.79	800.78	7,299.01	8,477.20	3,201.85	37.77
Niagara Fire Insurance Company	37,662.35	3,419.32	34,243.03	36,825.74	21,708.00	58.95
North British and Mercantile Insurance Company, Limited	19,737.72	13,527.03	6,210.69	6,023.88	1,524.79	25.31
North Empire Fire Insurance Company	12,873.71	8,163.30	4,710.41	7,943.66	179.73	2.26
North River Insurance Company	19,471.71	1,115.82	18,355.89	20,646.94	4,789.69	23.19
Northern Assurance Company, Limited	17,519.17	287.76	17,231.41	16,848.26	3,856.29	22.89
Northwestern National Insurance Company	10,125.54	5,874.89	4,250.65	4,345.86	992.22	22.83
Northwest Fire Insurance Company	49,864.97	3,304.66	46,560.31	44,738.64	15,333.22	34.27
Norwich Union Fire Insurance Society, Limited	12,490.96	1,728.24	10,762.72	12,980.41	3,866.94	29.79
Occidental Fire Insurance Company	22,907.86	3,025.97	19,881.89	20,785.32	4,213.61	20.27
Ocean, Accident and Guarantee Corporation, Limited	9,738.02	3,264.68	6,473.34	7,145.11	1,977.02	27.67
Pacific Coast Fire Insurance Company	30,064.29	18,162.46	11,901.83	12,277.81	2,777.61	22.62
Palatine Insurance Company, Limited	19,904.98	1,435.91	18,469.07	15,433.69	3,260.45	21.13
Patriotic Assurance Company, Limited	27,347.90	584.45	26,763.45	29,084.36	14,131.08	48.59
Pearl Assurance Company, Limited	8,591.56	2,661.76	5,929.80	6,651.82	2,641.24	39.70
Phenix Fire Insurance Company of Paris	7,396.10	497.15	6,898.95	3,634.53	8,901.79	244.92
Philadelphia Fire and Marine Insurance Company	75,853.62	41,245.97	34,607.65	34,674.54	19,946.82	57.53
Phoenix Assurance Company, Limited, of London, England	47,106.60	25,047.90	22,058.70	21,741.96	5,504.80	25.32
Phoenix Insurance Company, of Hartford, Connecticut	19,978.55	13,692.36	6,286.19	6,330.96	1,949.54	30.79
Pioneer Insurance Company	12,020.09	1,303.98	10,716.11	10,902.49	4,996.23	45.83
Providence Washington Insurance Company	16,090.13	7,071.00	9,019.13	5,733.34	770.74	13.44
Planet Assurance Company, Limited	15,741.58	112.49	15,629.09	15,309.61	2,607.21	16.77
Provincial Insurance Company, Limited	31,760.28	8,231.96	23,528.32	19,580.44	5,435.75	27.76
Prudential Assurance Company, Limited	15,910.90	4,858.12	11,052.78	10,658.00	5,153.85	48.36
Quebec Fire Insurance Company	52,392.65	20,259.74	32,132.91	32,368.59	9,965.49	30.79
Queen Insurance Company of America	4,957.36	2,792.43	2,164.93	2,311.84	8.17	35
Railway Passengers Assurance Company	11,539.75	5,041.82	6,497.93	6,520.18	1,299.63	19.93
Reliance Insurance Company of Canada	39,845.25	2,870.07	36,975.18	38,546.93	17,040.64	44.21
Royal Exchange Assurance Corporation	243,541.20	146,821.24	96,719.96	96,994.71	26,833.01	27.06
Royal Insurance Company, Limited	6,669.51	898.79	5,770.72	6,937.15	652.91	9.41
Royal Scottish Insurance Company, Limited	26,106.89	8,179.77	17,927.12	19,114.26	10,135.63	53.03
Scottish Canadian Assurance Corporation	4,473.33	755.94	3,717.39	3,867.81	146.63	3.79
Scottish Metropolitan Assurance Company, Limited	13,213.42	280.16	12,933.26	11,606.22	2,931.92	25.26
Scottish Union and National Insurance Company	14,356.19	590.06	13,766.13	13,339.54	9,139.61	68.57
Sea Insurance Company, Limited	5,741.36	965.56	4,775.80	5,067.51	2,170.43	42.83
Security Insurance Company of New Haven, Connecticut	25,832.90	13,164.67	12,668.23	6,678.69	1,301.91	19.49
Security National Insurance Company	10,353.20	9,409.39	943.81	966.36	305.00	31.55
Sentinel Fire Insurance Company	41,697.31	3,111.43	35,224.45	35,100.54	11,193.57	31.90
Springfield Fire and Marine Insurance Company	20,793.52	3,111.43	17,682.09	18,549.65	5,443.96	29.94
St. Paul Fire and Marine Insurance Company						

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
State Assurance Company, Limited	\$ 7,426.53	\$ 957.54	\$ 6,468.99	\$ 8,419.26	\$ 6,039.44	71.73
Sun Insurance Office, Limited	37,106.33	1,300.73	35,805.60	35,874.59	14,131.81	39.39
Toronto General Insurance Company	8,458.25	1,064.36	7,393.89	8,345.61	3,727.19	44.66
Travellers' Fire Insurance Company	7,744.37	.....	7,774.37	5,685.55	1,341.41	23.59
Union Assurance Society, Limited	30,121.77	13,119.16	17,002.61	17,506.98	3,968.87	22.67
Union Fire, Accident and General Insurance Co. of Paris, France	7,801.73	172.53	7,629.20	8,139.64	3,226.95	39.64
Union Insurance Society of Canton, Limited	64,962.67	35,607.71	29,354.96	41,365.13	11,905.87	28.78
Union Marine and General Insurance Company, Limited	8,767.31	2,556.62	6,210.69	6,007.50	1,524.79	25.38
United British Insurance Company, Limited	5,940.31	820.57	5,119.74	4,118.18	2,910.60	60.41
United Firemen's Insurance Company of Philadelphia	4,782.77	1,677.43	3,105.34	3,011.93	762.40	25.31
Urbaine Fire Insurance Company of Paris	6,699.64	284.53	6,415.11	6,531.16	275.05	4.21
Wapiti Insurance Company	594.20	.....	594.20	409.88	.....	.....
Westchester Fire Insurance Company	24,432.73	4,968.42	19,464.31	20,670.99	7,180.84	34.74
Western Assurance Company	23,011.57	2,307.64	20,703.93	17,322.13	2,227.69	12.86
Westminster Fire Office	* 15,719.99	* 15,719.99	.....	(All re-insured)	.....	.....
World Fire and Marine Insurance Company	13,490.48	539.06	12,951.42	12,302.26	5,606.66	45.57
Yorkshire Insurance Company, Limited	26,715.00	4,382.04	22,332.96	22,966.86	10,754.11	46.82
	\$3,804,658.61	\$1,060,558.64	\$2,744,099.97	\$2,777,171.61	\$ 899,909.23	32.40
RECIPROCAL EXCHANGES:						
Affiliated Underwriters	\$ 9,522.36	.....	\$ 9,522.36	\$ 8,701.16	\$ 2,242.10	25.77
Canadian Reciprocal Underwriters	726.73	.....	726.73	994.44	2,859.93	287.59
Individual Underwriters	1,548.26	.....	1,548.26	1,769.45	1,689.00	95.45
Lumbermen's Underwriting Alliance	5,247.79	.....	5,247.79	5,878.89	.....	.....
Manufacturing Lumbermen's Underwriters	4,956.41	.....	4,956.41	3,307.07	.....	.....
Metropolitan Inter-Insurers	1,412.83	.....	1,412.83	2,333.56	.....	.....
New York Reciprocal Underwriters	1,487.28	.....	1,487.28	1,963.51	1,188.36	60.52
Retail Lumbermen's Inter-Insurance Exchange	6,875.99	.....	6,875.99	13,861.15	7,798.90	5.76
Warner Reciprocal Insurers .....	.....	.....	.....	.....	.....	.....
	\$ 31,777.65	.....	\$ 31,777.65	\$ 38,809.23	\$ 8,778.29	22.61

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1935

NAME OF COMPANY	Premiums Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
JOINT STOCK:						
Alliance Assurance Company	\$ 14,801.63	\$ 204.90	\$ 14,596.73	\$ 10,086.27	\$ 9,362.47	92.82
Alliance Insurance Company of Philadelphia	1,350.35		1,350.35	1,001.22	262.75	26.24
American Alliance Insurance Company	3,794.95	2,983.96	810.99	1,582.47	762.45	88.75
American Automobile Fire Insurance Company	1,547.98		1,547.98	1,582.47	695.20	43.65
American Automobile Insurance Company	2,889.19		2,889.19	2,657.91	1,718.18	64.65
Anglo-Scottish Insurance Company, Limited	845.70	154.12	691.58	661.44	111.23	16.81
Atlas Assurance Company, Limited	579.57		579.57	509.43	31.25	6.13
British America Assurance Company	5,346.88		5,346.88	5,004.70	3,615.85	72.25
British Canadian Insurance Company	3,435.84		3,435.84	3,831.65	600.04	15.66
British Empire Assurance Company	597.53		597.53	479.45	692.98	144.54
British General Insurance Company, Limited	286.78		286.78	309.37	22.00	7.11
British Oak Insurance Company, Limited	1,887.42		1,887.42	1,620.19	1,552.81	95.84
British Traders' Insurance Company, Limited	3,186.23	333.62	2,852.61	2,304.82	465.20	.....
Caledonian Insurance Company	993.97		993.97	882.12	960.95	108.98
Canada Accident and Fire Assurance Company	1,855.31	11.82	1,843.49	1,852.75	60.90	.....
Canada Security Assurance Company	5,415.26		5,415.26	4,926.78	6,129.38	124.41
Canadian Fire Insurance Company	5,488.42	120.96	5,367.46	9,571.73	4,759.23	49.72
Canadian General Insurance Company	25,040.40	109.52	24,930.88	24,320.79	16,515.20	67.90
Canadian Indemnity Company	27,620.26	36.38	27,583.88	27,416.78	14,844.05	54.15
Canadian Surety Company	3,207.59	56.35	3,151.24	3,316.27	2,345.80	70.74
Car and General Insurance Corporation, Limited	4,537.58	72.02	4,465.56	4,529.44	1,328.19	29.32
Casualty Company of Canada	10,982.83	238.29	10,744.54	10,427.17	2,945.65	28.24
Central Insurance Company, Limited	455.79	455.79		668.60	111.23	16.63
Century Insurance Company, Limited	698.46	12.75	573.61	632.37	27.95	4.42
Commercial Union Assurance Company, Limited	586.36	1.41	3,279.54	2,687.48	1,188.79	44.23
Continental Casualty Company	3,280.95		969.22	806.52	12.00	1.49
Consolidated Fire and Casualty Insurance Company	969.22		16,015.63	14,987.15	18,986.85	126.69
Cornhill Insurance Company, Limited	196.12	33.92	162.20	182.15	147.73	81.10
County Fire Insurance Company of Philadelphia						
Dominion of Canada General Insurance Company	20,814.84	177.95	20,636.89	19,105.87	8,940.42	46.79
Dominion Fire Insurance Company	10,234.17	5,891.23	4,342.94	3,444.16	1,292.86	37.54

Employers' Liability Assurance Corporation, Limited	22,942.07	8.32	22,933.75	22,976.16	18,669.13	81.25
Fidelity Insurance Company of Canada	6,902.10	139.38	6,762.72	9,013.23	6,202.67	68.82
First National Insurance Company of America	5,494.13	* 5,494.13	.....	.....	.....	.....
Franklin Fire Insurance Company of Philadelphia	(All re-insured) 419.96	*	419.96	* 527.97	* 142.11	* 26.91
Fonciere Transport and Accident Insurance Company	(All re-insured by the Home Insurance Company of New York) 10,134.08	95.95	10,038.13	7,506.64	3,212.46	42.80
General Accident Assurance Company of Canada	34,308.60	.....	34,308.60	34,399.36	61,946.46	180.08
General Accident, Fire and Life Assurance Corporation, Limited	5,592.96	.....	5,592.96	5,734.68	1,967.36	34.30
General Casualty Company of America	15,254.93	.....	15,254.93	15,890.99	5,368.36	33.78
General Exchange Insurance Company of Paris	5,938.17	14.00	5,924.17	6,315.06	3,253.43	51.52
General Insurance Company of America	45,317.30	.....	45,317.30	43,056.29	31,263.95	72.61
Glens Falls Insurance Company	13,345.53	.....	13,345.53	13,750.65	4,072.03	29.61
Globe Insurance Company	25,574.93	.....	25,574.93	21,438.78	12,482.97	58.23
Globe Indemnity Company of Canada	19,359.17	10,357.71	9,001.46	8,608.39	5,607.39	65.14
Great American Indemnity Company	9,770.59	.....	9,770.59	11,266.77	8,889.37	78.90
Great American Insurance Company	8,511.17	1,648.07	8,863.10	7,899.56	6,476.31	81.98
Guardian Insurance Company of Canada	7,345.19	24.17	7,321.02	6,806.60	5,245.20	77.05
Guildhall Insurance Company, Limited	1,072.34	.....	1,072.34	1,169.74	176.24	15.07
Halifax Fire Insurance Company	5,108.68	146.33	4,962.35	4,587.11	8,796.96	191.78
Hartford Accident and Indemnity Company	1,874.18	.....	1,874.18	2,139.86	1,324.22	61.88
Hartford Fire Insurance Company	259.08	.....	359.08	283.55	5.60	2.01
Home Assurance Company of Canada	1,916.46	.....	1,916.46	2,059.05	486.66	23.63
Home Insurance Company of New York	8,141.90	.....	8,141.90	9,277.72	5,230.02	56.37
Homesstead Fire Insurance Company	1,827.54	.....	1,827.54	2,015.76	1,390.93	69.00
Hudson Bay Insurance Company	(All re-insured by the Home Insurance Company of New York) 1,570.87 \$ 1,570.87	*	.....	.....	.....	.....
Imperial Guarantee and Accident Insurance Co. of Canada	(All reinsured) 847.54	.....	847.54	877.29	156.50	17.84
Indemnity Insurance Company of North America	311.82	.....	311.82	412.29	.....	.....
Insurance Company of North America	3,518.69	.....	3,518.69	2,757.56	1,960.90	.....
.....	1,783.54	.....	1,783.54	1,510.60	820.34	54.31
Law, Union and Rock Insurance Company, Limited	2,699.50	5.64	2,693.86	2,459.76	6,680.60	271.60
Legal and General Assurance Society, Limited	18.00	.....	18.00	329.11	343.75	104.45
Liverpool and London and Globe Insurance Company, Limited	12,919.66	7,877.85	5,041.81	4,858.91	3,094.12	63.69
Liverpool-Manitoba Assurance Company	4,155.83	3,157.62	998.21	948.79	614.89	64.80
London Assurance Corporation	3,193.58	168.09	3,025.49	2,083.70	1,673.68	80.32
London-Canada Insurance Company	6,178.88	418.39	5,760.49	5,558.09	7,899.71	142.12
London and County Insurance Company, Limited	94.48	.....	94.48	368.78	419.59	113.78
London Guarantee and Accident Company, Limited	6,925.88	.....	6,925.88	7,205.93	2,940.94	40.81
London and Lancashire Guarantee and Accident Co. of Canada	3,054.39	84.27	2,970.12	3,372.92	1,399.65	41.50
London and Lancashire Insurance Company, Limited	1,180.26	6.16	1,174.10	866.81	526.44	60.73
London and Provincial Marine and General Insurance Co., Ltd.	2,380.17	49.42	2,330.75	1,849.75	1,078.48	58.30
London and Scottish Assurance Corporation, Limited	1,101.43	.....	1,101.43	1,152.41	130.62	13.50

NAME OF COMPANY	Premium Written			Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned %
	Gross Less Return Premiums	Licensed Reinsurance Ceded	Net Premiums			
Maryland Casualty Company	\$ 910.06	.....	\$ 910.06	\$ 995.56	\$ 456.69	45.88
Merchants' Casualty Insurance Company	8,291.25	.....	8,291.25	3,791.52	1,269.13	33.47
Merchants' Marine Insurance Company, Limited	3,345.78	.....	3,345.78	296.90	110.00	37.04
Merchants' and Traders' Assurance Company	3,645.39	*\$ 3,664.82	.....	(All re-insured)	.....	.....
Mercury Insurance Company	829.42	.....	629.42	506.61	185.90	36.00
Metropolitan Casualty Insurance Company of New York	5,887.55	.....	5,887.55	5,089.47	1,316.86	25.87
Metropolitan Fire and Marine Insurance Company	16.58	.....	16.58	11.00	.....	.....
Motor Union Insurance Company, Limited	1,058.14	7.10	1,051.04	931.41	1,300.15	139.59
National-Ben Franklin Fire Insurance Company	523.13	.....	523.13	442.79	68.74	15.52
Newark Fire Insurance Company	1,008.59	84.00	886.24	924.59	537.26	60.62
North British and Mercantile Insurance Company, Limited	5,107.91	.....	5,107.91	4,790.96	4,419.84	92.25
Northern Assurance Company, Limited	4,198.79	.....	4,198.79	4,746.14	1,470.52	30.98
Northwestern National Insurance Company	1,885.04	.....	1,885.04	1,771.45	400.73	22.62
Norwich Union Fire Insurance Society, Limited	13,970.00	.....	13,970.00	13,019.05	12,094.19	92.89
Occidental Fire Insurance Company	1,027.41	51.37	976.04	1,067.75	2,251.24	210.84
Ocean, Accident and Guarantee Corporation, Limited	13,378.59	287.39	13,091.20	13,983.68	7,043.83	50.37
Pacific Coast Fire Insurance Company	2,151.04	1,466.41	684.63	655.42	111.23	16.98
Palatine Insurance Company, Limited	714.58	.....	714.58	798.89	10.97	1.37
Patriotic Assurance Company, Limited	4,363.51	.....	4,363.51	3,084.23	356.34	11.55
Pearl Assurance Company, Limited	1,181.92	.....	1,181.92	1,396.62	549.31	39.33
Phoenix Assurance Company, Limited, of London, England	6,467.49	.....	6,467.49	6,405.86	3,476.42	54.27
Provincial Insurance Company, Limited	94.08	.....	94.08	71.15	18.00	25.30
Prudential Assurance Company, Limited	3,982.70	.....	3,982.70	3,332.92	554.07	16.62
Queen Insurance Company of America	2,178.10	1,068.60	1,109.50	1,063.92	645.71	60.69
Railway Passengers Assurance Company	1,367.83	.....	1,367.83	1,714.18	464.58	27.10
Royal Exchange Assurance Corporation	5,784.39	60.32	5,724.07	4,865.48	461.17	9.48
Royal Insurance Company, Limited	28,365.10	17,066.90	11,298.20	10,813.27	7,000.32	64.66
Scottish Metropolitan Assurance Company, Limited	383.08	.....	383.08	379.13	.....	324.91
Scottish Union and National Insurance Company	342.04	.....	342.04	316.92	1,029.70	.....
Sentinel Fire Insurance Company	4.15	.....	4.15	3.57	.....	.....
Springfield Fire and Marine Insurance Company	165.61	20.73	144.88	127.98	.....	.....
St. Paul Fire and Marine Insurance Company	22,215.77	.....	22,215.77	21,649.32	12,058.95	55.65
St. Paul-Mercury Insurance Company of St. Paul	3,716.54	.....	3,716.54	3,447.36	97.82	.083
Sun Insurance Office, Limited	2,782.60	.....	2,782.60	1,936.35	874.43	45.15

Toronto General Insurance Company	27,874.79	208.36	27,666.43	26,517.14	8,046.50	30.34
Travellers' Fire Insurance Company	577.13	.....	577.13	553.96	262.78	47.44
Travellers' Indemnity Company	3,180.95	.....	3,180.95	3,379.57	470.15	13.91
Union Assurance Society, Limited	42.17	.....	42.17	96.66	.....	.....
Union Fire, Accident and General Insurance Co. of Paris, France	4,340.19	.....	4,340.19	2,692.16	6,229.15	231.38
Union Insurance Society of Canton, Limited	13,280.01	2,148.59	11,131.42	12,652.05	9,922.43	78.43
Union Marine and General Insurance Company, Limited	1,457.08	.....	1,457.08	2,094.90	365.10	17.43
United British Insurance Company, Limited	4,807.48	96.42	4,711.06	4,566.46	8,010.33	175.41
United States Fidelity and Guarantee Company	4,853.63	.....	4,853.63	5,448.53	* 6,711.18	.....
Western Assurance Company	5,114.30	.....	5,114.30	5,190.89	5,158.15	99.37
Westchester Fire Office	* 14,504.49	* 14,504.49	.....	(All re-insured)	.....	.....
Yorkshire Insurance Company, Limited	6,850.05	287.45	6,562.60	6,380.76	4,533.11	71.04
Zurich General Accident and Liability Assurance Co., Limited	11,089.08	.....	11,089.08	11,472.49	* 1,072.23	.....
	\$ 705,932.97	\$ 57,950.00	\$ 647,982.97	\$ 626,887.74	\$ 411,800.98	65.67
EXTRA-PROVINCIAL MUTUALS:						
Saskatchewan Mutual Fire Insurance Company	\$ 27,684.03	\$ 13,899.76	\$ 13,784.27	\$ 12,667.90	\$ 8,595.17	67.85
OTHER MUTUALS:						
Central Manufacturers Mutual Insurance Company	\$ 1,106.09	.....	\$ 1,106.09	\$ 1,156.98	\$ 768.04	66.38
Hardware Dealers' Mutual Fire Insurance Company	453.19	.....	453.19	499.64	301.53	60.35
Hardware Mutual Fire Insurance Company of Minnesota	453.19	.....	453.19	499.64	301.53	60.35
Lumbermen's Mutual Casualty Company	4,285.91	.....	4,285.91	4,493.91	1,425.89	31.73
Minnesota Implement Mutual Fire Insurance Company	453.19	.....	453.19	499.64	301.53	60.35
Northwestern Mutual Fire Association	1,041.27	.....	1,041.27	1,398.61	638.34	45.64
Portage La Prairie Mutual Insurance Company	3,231.42	\$ 2,043.18	1,188.24	8,427.66	18,745.51	222.42
Wawanesa Mutual Insurance Company	10,320.28	1,788.19	8,532.09	7,093.90	5,127.93	72.28
	\$ 21,344.54	\$ 3,831.37	\$ 17,513.17	\$ 24,069.98	\$ 27,610.30	114.71
GRAND TOTAL	\$ 754,961.54	\$ 75,681.13	\$ 679,280.41	\$ 663,625.62	\$ 448,006.45	67.50

*Figures of these Companies not included in totals, business reinsured and therefore included by reinsurance Company.

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTIONING BUSINESS IN THE PROVINCE OF ALBERTA, 1935

Name of Company	Premiums Written			Net Premiums	Net Premiums Earned	Net Losses Incurred	Ratio Net Losses Incurred to Net Premiums Earned, %
	Gross Less Return Premiums	Licensed Reinsurance Ceded					
JOINT STOCK:							
Aetna Insurance Company	\$ 13,310.64	\$ 2,314.02	\$ 10,996.62	\$ 10,996.62	\$ 10,996.62	\$ 7,217.71	65.63
Alliance Insurance Company of Philadelphia	11,087.96	11,087.96					
American Alliance Insurance Company	4,379.31	2,371.83	2,007.48	2,007.48	2,007.48	2,945.36	146.72
Bee Hail Insurance Company of Paris	1,883.87	1,883.87	1,883.87	1,883.87	1,883.87	3,196.04	169.65
Citizens Insurance Company of New Jersey	25,470.78	12,846.99	12,623.79	12,623.79	12,623.79	11,973.73	94.85
City of New York Insurance Company	737.51		737.51	737.51	737.51	275.47	* 37.35
	(All re-insured by the Home Insurance Company of New York)						
Connecticut Fire Insurance Company	11,684.67	7,024.04	4,660.63	4,660.63	4,660.63	2,848.86	61.13
Continental Insurance Company	9,203.10	829.77	8,373.33	8,373.33	8,373.33	8,453.33	100.95
County Fire Insurance Company of Philadelphia	7,369.66	6,968.17	401.49	401.49	401.49	589.07	146.72
Equitable Fire and Marine Insurance Company	15,572.52	11,070.76	4,501.76	4,501.76	4,501.76	2,581.24	57.34
Fidelity Phenix Fire Insurance Company of N.Y.	4,364.50	208.16	4,156.34	4,156.34	4,156.34	3,822.74	91.97
First American Fire Insurance Company	7,892.81	151.43	7,741.38	7,741.38	7,741.38	2,932.88	37.88
General Casualty Insurance Company of Paris	12,301.28	699.40	11,601.88	11,601.88	11,601.88	13,594.88	117.18
Great American Insurance Company	20,202.20	2,536.37	17,665.83	17,665.83	17,665.83	25,919.13	146.72
Hartford Fire Insurance Company	12,623.80		12,623.80	12,623.80	12,623.80	11,973.72	94.86
Home Insurance Company of New York	1,894.14	246.93	1,647.21	1,647.21	1,647.21	394.07	23.92
Insurance Company of North America	23,985.90	11,077.62	12,908.28	12,908.28	12,908.28	11,216.65	92.71
London-Canada Insurance Company	16,495.07	16,495.07					
Maryland Insurance Company	11,289.46	186.75	11,102.71	11,102.71	11,102.71	7,747.13	69.77
Michigan Fire and Marine Insurance Company	13,418.80	12,127.97	1,290.83	1,290.83	1,290.83	1,124.61	87.13
Niagara Fire Insurance Company	9,679.79		9,679.79	9,679.79	9,679.79	4,146.67	42.84
Phoenix Insurance Company of Hartford, Conn.	15,155.60	7,292.26	7,863.34	7,863.34	7,863.34	4,502.57	57.26
Reliance Insurance Company of Canada	4,108.05	3,100.45	1,007.60	1,007.60	1,007.60	319.50	31.71
Sentinel Fire Insurance Company	1,390.05	1,068.24	322.71	322.71	322.71	281.16	87.12
Springfield Fire and Marine Insurance Company	25,943.35	14,648.60	11,294.75	11,294.75	11,294.75	9,840.25	87.21
Westchester Fire Insurance Company	6,678.10	465.98	6,212.12	6,212.12	6,212.12	3,533.40	56.88
World Fire and Marine Insurance Company	1,911.66		1,911.66	1,911.66	1,911.66	3,688.68	192.92
	\$289,297.97	\$124,818.77	\$164,479.20	\$164,479.20	\$164,479.20	\$144,843.38	88.06

*Reinsurance figures not included in grand total.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND
GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1935

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Alliance Assurance Company, Limited	\$ 869.27	\$ 60.00	\$ 172.54	\$ 250.00	\$ 216.37	Nil	\$ 177.50	Nil
Alberta Life and Accident Insurance Company	19,145.70	6,117.56	(Combined)		3,176.63	\$ 153.00	3,408.34	1,416.07
British America Assurance Company	1,221.77	2,427.05	390.60	282.00	1,227.48	534.04	145.66	851.63
British Canadian Insurance Company	276.70	567.97	59.50	603.33	107.51	50.00	266.00	Nil
British Empire Assurance Company	394.71	16.50	107.51	*	921.27			
British Northwestern Fire Insurance Company	54.97	Nil	36.44	Nil	414.42	Nil	2,434.88	* 764.14
Canada Accident and Fire Insurance Company	1,125.02	2.00	355.48	325.99	384.76	89.15	2,139.68	16.79
Canada Security Assurance Company	417.10	50.00	83.40	Nil	9,242.98	2,854.03	12,548.13	* 325.44
Canadian Fire Insurance Company	2,238.53	1,324.51			4,236.88	* 354.05	27,592.88	4,774.09
Canadian General Insurance Company	332.50	45.00	3,126.71	1,269.36	798.30	24.00	2,888.48	* 1,833.65
Canadian Indemnity Company	4,872.79	1,643.79			156.02	Nil	206.01	* 17.50
Canadian Surety Company	2,138.31	1,246.65	496.35	968.39	216.71	Nil		
Car and General Insurance Corporation, Limited	5,853.71	3,240.62	(Combined)		188.43	Nil		
Casualty Company of Canada	5.00	Nil						
Century Insurance Company, Limited	10.00	Nil						
Commercial Union Assurance Company, Limited	4,528.64	4,130.79	(Combined)		422.10	Nil	1,387.95	1,141.42
Confederation Life Association	38,697.41	19,389.50	38,685.79	17,220.42	1,836.29	4.50	6,980.83	5,483.25
Continental Casualty Company	25,624.76	18,709.94	(Combined)		2,861.49	628.83	3,187.92	Nil
Dominion of Canada General Insurance Company	3,169.84	3,169.84	3,922.04	2,399.84	3,636.06	13,905.40		
Employers' Liability Assurance Corporation, Limited	5,728.28	3,600.00	136.71	164.91				
Fidelity Insurance Company of Canada	242.21	60.00			13,820.13	4,219.12	5,085.75	25,731.42
Fongere Transport and Accident Insurance Company	666.81	123.48	(Combined)		2,773.77	261.53		
General Accident Assurance Company of Canada	27,786.90	26,111.45	(Combined)		252.71	Nil	80.05	Nil
General Accident, Fire and Life Assurance Corporation, Limited	2,435.09	1,191.61	159.49	492.02	1,289.25	1,057.05	460.25	577.05
General Casualty Insurance Company of Paris	343.79	120.66	2,239.63	* 103.58			3,667.23	* 49.70
General Indemnity Company of Canada	3,568.73	2,584.38					2,212.39	
Globe Indemnity Company of Canada							484.40	27.74
Grain Insurance and Guarantee Company								
Guarantee Company of North America	129.27	42.20	49.00	11.42	160.08	Nil		
Guardian Insurance Company of Canada	38.60	Nil	18.80	Nil	10.05	Nil	40.64	Nil
Guildhall Insurance Company, Limited	21.66	Nil			106.40	Nil	86.35	Nil
Hartford Accident and Indemnity Company	8,966.85	8,966.85	(Combined)				7,471.96	2,134.46
Home Assurance Company of Canada	23,793.58	477.31	865.05	407.32	92.85	Nil	19.50	Nil
Imperial Guarantee and Accident Insurance Company of Canada	1,778.33	477.31			389.31	20.85	25.39	Nil
Imperial Insurance Office	34.68	6.00			25.04	Nil	20.00	Nil
Indemnity Insurance Company of North America	508.60	92.86	660.43	107.00				
Law, Union and Rock Insurance Company, Limited	533.36	5,110.00						
Legal and General Assurance Society, Limited	137.00	Nil						
Liverpool and London and Globe Insurance Company, Limited	472.26	287.27	248.84	* 10.51	240.01	86.59	127.34	1,314.12
London Guarantee and Accident Company, Limited	4,921.79	3,968.75	(Combined)		2,238.54	* 1,329.18	1,848.55	1,685.82

Name of Company	Accident		Sickness		Liability		Guarantee	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
London and Lancashire Guarantee and Accident Company of Canada	\$ 1,089.37	\$ 306.00	\$ 424.24	\$ 28.00	\$ 343.06	Nil	\$ 367.98	Nil
London Life Insurance Company	36,072.30	22,097.57	(Combined)	(Combined)	2,345.98	\$ 3,733.53	64.50	Nil
London and Provincial Marine and General Insurance Company, Ltd.	331.60	Nil	(Combined)					
Loyal Protective Insurance Company	11,787.04	6,595.02	(Combined)		120.02	Nil	242.72	* \$ 3.11
Maryland Casualty Company	2,452.46	931.63	43.00	Nil				
Merchants Casualty Insurance Company	7,811.35	3,399.66	(Combined)		791.75	Nil	65.00	50.00
Metropolitan Casualty Insurance Company	319.70	2,749.00	142.35	Nil				
Metropolitan Life Insurance Company	6,657.58	Nil	(Combined)					
Mutual Union Insurance Company, Limited	65.65	Nil	(Combined)					
Mutual Benefit Health and Accident Association	203.50	175.00	707.77	34.50	300.08	554.55	14.71	Nil
North British and Mercantile Insurance Company, Limited	970.52	455.85			299.38	256.25	207.17	Nil
Northern Assurance Company, Limited	190.97	555.19	494.31	486.64	2,082.88	1,002.25	1,800.02	156.50
Norwich Union Fire Insurance Society, Limited	1,185.69	555.19	57.31	200.00	.85	Nil		
Occidental Fire Insurance Company	95.42	440.00			1,900.22	1,138.18	521.42	* 2,279.10
Ocean, Accident Guarantee Corporation, Limited	3,683.32	2,109.35	1,401.18	451.50	53.55	Nil		
Pearl Assurance Company, Limited					107.25	Nil	60.00	Nil
Phoenix Assurance Company, Limited	81.85	Nil	62.00	Nil				
Protective Association of Canada	16,717.95	12,401.25	(Combined)		359.25	Nil	143.60	Nil
Prudential Assurance Company, Limited	8,938.61	4,228.11	(Combined)		480.50	50.85	1,408.55	288.83
Railway Passengers' Assurance Company	1,023.68	226.60	449.42	67.67	985.56	3,966.75	5,113.05	880.41
Royal Exchange Assurance	2,178.79	745.85	358.20	1,344.50	1,220.27	741.06	456.61	1,512.18
Royal Insurance Company, Limited	3,384.45	2,446.22	2,119.80	* 98.66			16.75	Nil
Scottish Metropolitan Assurance Company, Limited			(Combined)		295.80	4.00		
Sun Insurance Office, Limited	5,876.93	3,206.67			5,485.52	Nil	3,217.09	Nil
Toronto General Insurance Company, Limited	435.50	158.57			738.78	* 663.27		
Travelers' Insurance Company	12,857.07	4,577.82	4,209.70	1,374.27	1,896.57	* 1,582.00	15,814.55	* 1,645.53
United States Fidelity and Guaranty Company	4,644.08	1,230.13	1,054.58	119.63	3,694.76	1,122.78	691.88	240.00
Union Insurance Society of Canton, Limited	5,799.41	4,643.01	6,680.14	4,689.98	330.70	56.70	184.00	Nil
Union Marine and General Insurance Company, Limited	68.50	* 98.22	200.35	Nil	547.36	5.75	43.68	Nil
Western Assurance Company	506.18	* 56.98	280.35	35.33	1,287.10	291.30	87.50	Nil
Yorkshire Insurance Company, Limited	2,202.10	1,920.70	(Combined)		1,571.90	665.50		
Zurich General Accident and Liability Assurance Company, Limited	767.33	68.74	380.96	* 142.37				
	\$319,278.37	\$186,797.28	\$ 70,838.12	\$ 33,073.81	\$ 78,571.66	\$ 33,579.04	\$130,025.75	\$ 42,635.84

Figures in italics denote red ink figures.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1935

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
Acadia Fire Insurance Company	.....	.....	.....	.....	\$ 4.03	Nil
Aetna Insurance Company	.....	.....	.....	.....	4,280.03	\$ 3,026.39
Alliance Assurance Company, Limited	.....	.....	\$ 27.16	Nil	171.08	Nil
Alliance Insurance Company of Philadelphia	.....	.....	.....	.....	182.34	139.85
American Alliance Insurance Company	.....	.....	.....	.....	235.68	31.11
Atlas Assurance Company, Limited	.....	.....	.....	\$ 147.78	27.20	9.85
Boiler Inspection and Insurance Company of Canada	.....	.....	.....	.....	4,960.59	Nil
Boston Insurance Company	.....	.....	.....	.....	27.20	9.85
British America Assurance Company	\$ 1,373.82	\$ 50.00	345.16	136.61	1,382.46	1,459.76
British Canadian Insurance Company	230.02	Nil	716.63	132.29	32.25	Nil
British Empire Assurance Company	229.25	53.00	238.31	80.00	312.39	1.70
British Northwestern Fire Insurance Company	.....	.....	.....	.....	244.13	209.85
British Traders Insurance Company, Limited	.....	.....	.....	.....	28.43	Nil
Canada Accident and Fire Assurance Company	.....	Nil	.....	.....	.....	.....
Canada Security Assurance Company	247.69	284.11	559.05	83.52	2,190.69	299.54
Canadian Fire Insurance Company	765.06	.....	296.87	553.94	129.88	63.79
Canadian General Insurance Company	.....	590.48	938.47	590.03	429.28	Nil
Canadian Indemnity Company	3,645.32	.....	1,836.51	102.49	4,138.73	4,444.41
Canadian Surety Company	.....	293.64	295.19	85.50	367.85	112.99
Casualty Company of Canada	1,264.78	.....	1,187.28	472.59	.....	8.10
Century Insurance Company, Limited	.....	.....	.....	.....	10.00	Nil
Columbia Insurance Company	.....	.....	162.77	Nil	145.43	Nil
Commercial Union Assurance Company, Limited	26.72	.....	.....	.....	922.08	367.86
Connecticut Fire Insurance Company	.....	.....	276.60	832.85	128.58	Nil
Continental Casualty Company	.....	.....	.....	.....	633.29	504.07
Continental Insurance Company	.....	.....	49.72	Nil	.....	.....
Consolidated Fire and Casualty Insurance Company	.....	.....	.....	.....	47.13	5.80
County Fire Insurance Company of Philadelphia	.....	498.21	3,007.44	347.28	39.50	Nil
Dominion of Canada General Insurance Company	1,623.84	.....	637.32	327.42	.....	.....
Dominion Fire Insurance Company	.....	.....	380.74	327.88	.....	.....
Eagle, Star and British Dominions Insurance Company	.....	.....	1,466.45	434.99	1,387.70	152.84
Employers' Liability Assurance Corporation, Limited	.....	.....	.....	.....	184.42	73.57
Equitable Fire and Marine Insurance Company	.....	.....	.....	.....	76.58	Nil
Fidelity and Casualty Company of New York	.....	.....	357.14	114.95	429.49	58.25
Fidelity Insurance Company of Canada	.....	.....	.....	.....	448.81	307.72
Fidelity-Phoenix Fire Insurance Company	.....	.....	.....	.....	141.20	531.18
First American Fire Insurance Company	.....	.....	.....	.....	.....	6.80
Firemen's Insurance Company of Newark, New Jersey	.....	.....	.....	.....	.....	.....

Name of Company	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
General Accident Assurance Company of Canada	.....	.....	\$ 4,009.28	\$ 539.91	\$ 8,158.31	\$ 978.69
General Accident, Fire and Life Assurance Corporation, Limited	.....	.....	121.34	138.95	1,071.20	675.39
General Casualty Company of America	.....	.....	889.60	362.75	.....	.....
General Casualty Insurance Company of Paris	\$ 158.69	Nil	85.72	Nil	.....	.....
General Insurance Company of America	.....	.....	.....	.....	1,381.25	815.28
Glens Falls Insurance Company	.....	.....	.....	.....	17.40	Nil
Globe Indemnity Company of Canada	465.96	\$ 55.07	704.13	104.80	137.61	Nil
Grain Insurance and Guarantee Company	6,733.11	2,175.29	.....	.....	.....	.....
Great American Indemnity Company	.....	.....	.....	.....	201.50	Nil
Great American Insurance Company	.....	.....	.....	.....	2,075.15	253.18
Guardian Insurance Company of Canada	.....	.....	328.37	297.94	235.69	Nil
Guilhall Insurance Company, Limited	.....	.....	.....	.....	.....	.....
Hartford Accident and Indemnity Company	12.50	Nil	116.18	38.48	145.98	18.55
Hartford Fire Insurance Company	.....	.....	.....	.....	838.43	42.11
Hartford Livestock Insurance Company	.....	.....	.....	.....	2,490.04	1,500.00
Home Assurance Company of Canada	.....	.....	118.00	252.45	.....	.....
Home Insurance Company of New York	.....	.....	.....	.....	1,835.91	* 927.78
Imperial Assurance Company	.....	.....	.....	.....	2.69	Nil
Imperial Guarantee and Accident Insurance Company of Canada	5.00	Nil	73.83	Nil	41.60	Nil
Imperial Insurance Office	.....	.....	895.61	976.78	309.92	.....
Indemnity Insurance Company of North America	1,159.62	187.68	2,717.03	531.07	4,395.35	1,314.38
Insurance Company of North America	.....	.....	.....	.....	.....	.....
Law, Union and Rock Insurance Company, Limited	182.30	55.00	7.50	Nil	915.37	215.81
Liverpool and London and Globe Insurance Company, Limited	51.77	6.34	78.24	11.53	68.24	Nil
London Assurance Corporation	.....	.....	.....	.....	295.80	5.75
London Guarantee and Accident Company, Limited	.....	.....	430.19	13.55	.....	.....
London and Lancashire Guarantee and Accident Company of Canada	.....	.....	499.68	540.40	345.19	Nil
London and Lancashire Insurance Company, Limited	182.51	Nil	.....	.....	473.49	111.15
London and Provincial Marine and General Insurance Company, Limited	.....	.....	.....	.....	.....	.....
London and Scottish Assurance Corporation, Limited	.....	.....	.....	.....	.....	.....
Maryland Casualty Company	148.12	63.50	274.52	141.37	12.32	Nil
Maryland Insurance Company	.....	.....	.....	.....	324.95	320.48
Merchants' Marine Insurance Company, Limited	.....	.....	.....	.....	3.00	Nil
Merchants' and Traders' Assurance Company	.....	.....	2,172.77	1,326.36	1,299.19	Nil
Mercury Insurance Company	.....	.....	.....	.....	* 27.27	Nil
Metropolitan Casualty Insurance Company of New York	866.83	* 77.95	211.97	Nil	.....	.....
Michigan Fire and Marine Insurance Company	.....	.....	82.12	Nil	16.61	4.30
Motor Union Insurance Company, Limited	.....	.....	.....	.....	17.50	Nil
National Fire Insurance Company	.....	.....	214.27	134.18	.....	.....
National Plate Glass Insurance Company, Limited	.....	.....	1,090.59	528.48	.....	.....
National Provincial Insurance Company, Limited	.....	.....	.....	.....	.....	.....

National Surety Corporation	.....	.....	.....	.....	5,366.59	3,661.39
National Union Fire Insurance Company	.....	.....	.....	.....	394.28	Nil
New Brunswick Fire Insurance Company	.....	.....	.....	.....	15.00	Nil
New York Underwriters' Insurance Company	.....	.....	.....	.....	(All re-insured)	33.70
Niagara Fire Insurance Company	.....	.....	.....	.....	846.87	*
North British and Mercantile Insurance Company, Limited	.....	.....	.....	.....	133.92	8.80
North Empire Fire Insurance Company	.....	.....	.....	.....	466.30	59.50
North River Insurance Company	.....	.....	.....	.....	2.69	Nil
Northern Assurance Company, Limited	.....	.....	.....	.....	186.68	Nil
Northwestern National Insurance Company	.....	.....	.....	.....	80.49	10.00
Norwich Union Fire Insurance Society, Limited	.....	.....	.....	.....	194.26	25.00
Occidental Fire Insurance Company	.....	.....	.....	.....	1,047.29	681.28
Ocean Accident and Guarantee Corporation, Limited	.....	.....	.....	.....	2,883.48	Nil
Pearl Assurance Company, Limited	.....	.....	.....	.....	1,099.69	Nil
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	196.00	Nil
Phoenix Assurance Company, Limited	.....	.....	.....	.....	1,528.02	609.60
Providence-Washington Insurance Company	.....	.....	.....	.....	130.12	Nil
Prudential Assurance Company, Limited	.....	.....	.....	.....	68.85	Nil
Queen Insurance Company of America	.....	.....	.....	.....	186.99	77.66
Railway Passengers' Assurance Company	.....	.....	.....	.....	789.48	402.75
Reliance Insurance Company of Canada	.....	.....	.....	.....	66.00	Nil
Royal Exchange Assurance	.....	.....	.....	.....	1,218.57	150.00
Royal Insurance Company, Limited	.....	.....	.....	.....	717.64	259.89
Scottish Metropolitan Assurance Company, Limited	.....	.....	.....	.....	4.15	1.07
Sentinel Fire Insurance Company	.....	.....	.....	.....	275.48	37.63
Springfield Fire and Marine Insurance Company	.....	.....	.....	.....	3,200.14	1,049.75
St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	179.00	100.00
Sun Insurance Office, Limited	.....	.....	.....	.....	480.90	150.00
Toronto General Insurance Company	.....	.....	.....	.....	1,546.16	27.60
Travelers' Fire Insurance Company	.....	.....	.....	.....	1,317.30	Nil
Travelers' Indemnity Company	.....	.....	.....	.....	1.34	Nil
United Fireman's Insurance Company	.....	.....	.....	.....	.....	.....
United States Fidelity and Guaranty Company	.....	.....	.....	.....	45.47	.....
Union Insurance Society of Canton, Limited	.....	.....	.....	.....	Nil	2.59
Union Assurance Society, Limited	.....	.....	.....	.....	148.18	66.56
Union Marine and General Insurance Company, Limited	.....	.....	.....	.....	941.36	260.54
Western Assurance Company	.....	.....	.....	.....	22.82	1,365.47
Westchester Fire Insurance Company	.....	.....	.....	.....	.....	281.17
World Fire and Marine Insurance Company	.....	.....	.....	.....	1,706.71	1,997.86
Yorkshire Insurance Company, Limited	.....	.....	.....	.....	311.20	Nil
Zurich General Accident and Liability Insurance Company, Limited	.....	.....	.....	.....	383.05	.....
	.....	.....	.....	.....	\$79,654.21	\$28,526.28
	.....	.....	.....	.....	\$38,224.56	\$14,116.74
	.....	.....	.....	.....	\$ 5,610.72	
	.....	.....	.....	.....	\$24,566.71	

	Theft		Plate Glass		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses
MUTUALS:						
Hardware Dealers' Mutual Fire Insurance Company					\$ 4.67	\$ 7.24
Hardware Mutual Fire Insurance Company					4.67	7.24
Lumbermen's Mutual Casualty Company						Nil
Mill Owners' Mutual Fire Insurance Company of Iowa			\$ 153.87	\$ 83.35		Nil
Minnesota Implement Mutual Fire Insurance Company					5.88	7.24
Northwestern Mutual Fire Association					4.67	Nil
Portage La Prairie Mutual Insurance Company			5.00	Nil	73.00	Nil
Saskatchewan Mutual Fire Insurance Company						Nil
Wawanesa Mutual Insurance Company			38.43	252.07	2.60	84.93
					125.64	
			\$ 197.20	\$ 335.42	\$ 221.13	\$ 106.65
GRAND TOTAL	\$24,566.71	\$ 5,610.72	\$38,421.76	\$14,452.16	\$79,917.51	\$28,632.91

*Figures of these Companies not included in totals, business re-insured and therefore included by re-insurance Company.

Figures in italics denote red ink figures.

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 1st, 1936.

TO THE HONOURABLE E. C. MANNING,
Provincial Secretary of Alberta,
Edmonton, Alberta.

DEAR SIR:

I have the honour to submit herewith the Sixteenth Annual Report of the operations of the Office of the Fire Commissioner, covering the period from January 1st to December 31st, 1935 (pursuant to Section 35, Chapter 34, of The Fire Prevention Act, 1926).

The importance of curtailing the provincial fire loss to a minimum is obvious to prevent serious suffering and fatalities and interference with employment, not to mention the effect upon the cost of insurance. Insurance rates are in the main based upon prevailing losses, and to secure a reduction in rates, losses should be confined to as low a level as possible. It has been to this end the efforts of the Office of the Fire Commissioner have been chiefly directed, and to avoid where possible loss of life and injury as a result of fire.

While I regret to report 31 deaths directly occasioned by fire during 1935, I am extremely pleased to be in a position to report another reduction in the total loss to property by fire during the year, in fact, the lowest loss since the year 1920, a period of fifteen years.

Due to the fact that filing of reports of losses to property by fire are being more effectively made from more authentic sources, and statistics more thoroughly tabulated than in earlier years, I am inclined to the opinion the per capita loss record of the past year is the most favourable in the history of the Province.

Alberta is not alone, however, in this achievement. The fire loss for the year 1935 continued the downward trend of the past few years in both the Dominion and the United States. Fire prevention authorities are fearful the low record may lull the public into a neglect of measures of fire prevention and protection and that a serious increase may follow. Continued vigilance will, I feel sure, prevent any such effect, and with this in view this office will continue education propaganda, inspection and investigation with all due diligence.

The decrease reported the past few years may be explained in several ways, but no one single factor can be said to be responsible. One reason, perhaps, is that the depression period has so reduced earnings and compelled economy, insurance coverage has not been maintained to the same extent as was the case in more prosperous years. More care to prevent fire has been exercised as a natural result, while with deflated values the incentive to burn property for profit is considerably removed. When full or greater insurance to value is carried carelessness exists, but when a monetary loss is sure to follow a loss by fire, greater caution to prevent it is exercised.

During the year 1935, 1,654 fires were reported to the Fire Commissioner, aggregating a loss of \$1,112,614.33, to which has been added 5%, according to customary practice, to account for losses not reported (principally losses to buildings and their contents upon which no insurance was carried), making a total loss for the year of \$1,168,245.04 as compared with \$1,177,370.08 for the year 1934. The number of fires was 1,737 as against 1,769 during 1934. Tables appended give a comparison of monthly losses for the past two years (Table 1); a comparison of losses since The Fire Prevention Act came into being (Table 2); classification of property and damage (Table 3) and of institutional losses; losses sustained by the ignition of gasoline and other flammable liquids; lightning losses; also details of inspection and orders to remedy fire hazards issued by inspectors employed and of investigations undertaken. Table 11 contains particulars of deaths resulting from fire during the year. It is distressing indeed to note that fifteen of the fatalities are children under four years of age.

COMPILATION OF STATISTICS

Statistics are compiled from loss reports filed by persons, firms or corporations having sustained a loss by fire, and also from reports submitted by adjustment agencies, insurance companies and local assistants. The reports of the deaths by fire are, of course, supplied by the Department of Public Health, Vital Statistics Branch.

LEGISLATION

No amendments were made to existing legislation at the 1935 Session of the Legislature.

FIRE PREVENTION EXHIBIT

A Fire Prevention Exhibit was again displayed during the year at the Edmonton Exhibition in conjunction with the City of Edmonton Fire Department. The model houses built in 1933 were again brought into use, but on this occasion depicted the result of fire rather than the cause. One house was burned, and in a dilapidated burned condition was placed alongside the other house, which was redecorated and furnished resplendent in brightness and comfort. A sign "The Price of Carelessness—Which is your Home to be?" told the sad story.

A motion picture (the property of the City of Edmonton Fire Department) of appropriate fire hazards and fire fighting equipment, actual fires and their extinguishment, shown every twenty minutes, together with a display of various types of fire extinguishers, completed the exhibit.

Judging by the interest taken in it by the public and the numerous inquiries made for information and advice, it is evident the small expense incurred was more than justified. It is intended to conduct a similar exhibit, if possible, this year.

FIRE PREVENTION WEEK

Fire Prevention Week (October 6th-October 12th, 1935) was observed as in former years by co-operating with fire departments and other authorities where possible, in visiting schools for the purpose of conducting fire drill and inspection of school buildings, also inspection of hotels and hospitals. Assistance was also given to as many towns and villages as was found possible at about that period in special inspections and in delivering lectures to create local interest in fire prevention activities.

INVESTIGATION

Investigation of losses of suspicious origin during the year entailed considerable work, and although less in number than in many former years, several occasioned a greater amount of detail, both by officers under the direction of

the Fire Commissioner and by the Royal Canadian Mounted Police and by representatives of insurers. This class of work is undertaken, in so far as inspectors under The Fire Prevention Act are concerned, whenever practicable and possible, in conjunction with inspection duties.

Thirty-seven investigations of this nature were undertaken during 1935. Three Courts of Inquiry to determine the cause and origin of certain fires were also held by the Deputy Fire Commissioner during the year. Further particulars of investigation duties are to be found in Table 10.

INSPECTIONS

One of the important duties falling within the jurisdiction of the Fire Commissioner, is the inspection of risks and remedy of fire hazards found to exist. Prevention is better than cure. Inspectors through a systematic inspection of risks are able by the correction of defects, to hinder the outbreak of fire and by being trained to detect the "human hazard" to often foresee the possibility of an incendiary fire and prevent it.

Appreciation of the duties undertaken in this connection is obvious by the many requests received for inspection of not only individual risks, but of manufacturing plants and communities.

During the past year 96 inspections were undertaken of towns, villages or hamlets (an increase over the number of inspections conducted in 1934), and 70 written orders issued requiring remedies from a fire prevention standpoint, while in addition a number of verbal instructions were issued both by the inspection staff and direct from the office. In addition a few inspections of Government institutions were also carried out. In view of revision of insurance schedules covering the latter mentioned risks to be considered this year, it is intended to conduct a careful fire inspection of as many of them as possible in the future, in conjunction with other duties, when in their vicinity. No appeals were made to the Courts against written orders issued, while only a very few appeals were made to the Fire Commissioner and only for extension of time to comply with them.

The importance of any fire prevention agency is to promote through education, inspection and investigation safety to life and property against the ravages of fire. Fire extinguishment, at one time the first and only consideration, is under present day analysis of fire protection the final reserve relied upon when supervision or opportunity to prevent fire has failed. Means of safeguarding or abolishing causes which originate fire and the provision of means which may confine fire to small proportions is now believed to be of first consideration.

Systematic inspection and remedy of hazards, education to the extent that a greater knowledge of the causes of fire, will be known as a preliminary effective measure for prevention, and rigid investigation of losses by fire of suspicious origin are essentially necessary to a plan of campaign designed to bring about a reduction of loss of life and to property by fire. It is intended to concentrate upon this class of work to the very greatest extent possible this year, in compliance with numerous requests to do so.

All of which is respectfully submitted.

E. TROWBRIDGE,

Deputy Provincial Secretary.
(Fire Commissioner)

TABLE No. 1
A COMPARISON OF THE MONTHLY LOSSES IN 1934 AND 1935

Month	1934		1935	
	No. of Fires	Loss	No. of Fires	Loss
January	143	\$ 91,167.03	215	\$ 138,749.03
February	112	89,283.41	128	80,417.71
March	162	146,035.75	193	114,767.24
April	167	80,052.81	131	104,925.58
May	173	82,804.11	155	95,749.54
June	123	56,391.20	106	59,805.75
July	129	81,863.94	148	90,288.43
August	137	68,546.36	101	62,513.19
September	101	68,528.03	128	112,875.34
October	166	139,729.18	104	49,976.66
November	127	96,713.67	120	133,405.08
December	145	120,046.44	125	69,140.78
Total	1,685	\$1,121,161.93	1,654	\$1,112,614.33
Additional 5% for Unreported Losses	84	56,208.15	83	55,630.71
	1,769	\$1,177,370.08	1,737	\$1,168,245.04

TABLE No. 2
A BRIEF COMPARISON OF FIRE LOSSES SINCE THE PROMULGATION OF
THE FIRE PREVENTION ACT (JULY 1, 1919)

From July 1, 1919, to December 31, 1919	539 fires with a loss of	\$ 474,507.17
From January 1, 1920, to December 31, 1920 ...	807 fires with a loss of	1,054,192.55
From January 1, 1921, to December 31, 1921 ...	993 fires with a loss of	1,737,604.95
From January 1, 1922, to December 31, 1922 ...	1,482 fires with a loss of	2,052,398.98
From January 1, 1923, to December 31, 1923 ...	1,753 fires with a loss of	2,079,400.60
From January 1, 1924, to December 31, 1924 ...	1,491 fires with a loss of	2,049,503.28
From January 1, 1925, to December 31, 1925 ...	1,600 fires with a loss of	1,691,597.49
From January 1, 1926, to December 31, 1926 ...	1,764 fires with a loss of	2,208,619.79
From January 1, 1927, to December 31, 1927 ...	1,845 fires with a loss of	2,338,777.92
From January 1, 1928, to December 31, 1928 ...	2,468 fires with a loss of	3,737,619.56
From January 1, 1929, to December 31, 1929 ...	2,148 fires with a loss of	4,274,329.48
From January 1, 1930, to December 31, 1930 ...	2,055 fires with a loss of	3,111,350.58
From January 1, 1931, to December 31, 1931 ...	2,067 fires with a loss of	3,131,728.67
From January 1, 1932, to December 31, 1932 ...	1,937 fires with a loss of	2,495,491.80
From January 1, 1933, to December 31, 1933 ...	1,823 fires with a loss of	1,435,612.56
From January 1, 1934, to December 31, 1934 ...	1,769 fires with a loss of	1,177,370.08
From January 1, 1935, to December 31, 1935 ...	1,737 fires with a loss of	1,168,245.04
Total	28,881 fires with a loss of	<u>\$36,848,350.50</u>

TABLE No. 3

CLASSIFICATION OF PROPERTY AND DAMAGE TO EACH

Property	No. of Fires	Damage
Apartments, Blocks and Rooming Houses	54	\$ 9,988.21
Automobiles	33	4,257.33
Barns and Stables	92	55,336.80
Bakeries	6	10,365.05
Barber Shops and Pool Rooms	9	7,470.38
Banks	3	3,678.20
Blacksmith Shops	6	3,870.40
Chicken Houses	14	4,009.70
Churches	6	13,804.40
Club Rooms and Public Halls	13	19,558.00
Coal Mining Property	7	63,960.54
Dwellings	969	356,699.08
Elevators	9	124,065.86
Factories	21	36,965.99
Garages	66	50,819.77
Granaries	9	1,869.23
Hospitals	2	1,482.60
Hotels	36	56,877.74
Laundries, Cleaning, Pressing and Dyeing	9	2,635.20
Lumberyards and Camps	3	510.50
Oil Refining and Wells	6	15,484.66
Offices	35	17,895.32
Power Houses	5	3,482.07
Printing Establishments	1	4,230.50
Radio Stations	1	2,344.20
Restaurants	17	17,370.80
Railway Properties	5	376.01
Schools	19	24,846.26
Stores	157	152,094.04
Theatres	2	133.00
Warehouses and Storage	30	39,833.00
Miscellaneous	9	6,299.49
Total	1,654	\$1,112,614.33

TABLE No. 4

CAUSES OF FIRES

Hot Ashes placed in or near buildings or flammable materials	20
Burning Rubbish without caution	15
Use of Blow Torches for various reasons	2
Backfire of Engines including automobiles in garages	10
Use of Candles indiscriminately	6
Careless disposal of cigarettes, cigars, and matches, etc., by Smokers	264
Children playing with Matches	28
Defective Chimneys, Stovepipes, etc.	101
Defective Furnaces, Stoves and Heaters	34
Defective Electrical wiring	83
Explosion of Coal Gas	9
Explosion of Gasoline	28
Explosion of Lamps (and upset lamps)	22
Explosion of Natural Gas	32
Explosion of Oil Stoves	1
Exposure	104
Firecrackers	5
Heating of Greases on Stoves	16
Ignition of festive Decorations	5
Incendiary	1
Incendiary Suspected	11
Lightning (not rodde ^d)	43
Material too near stoves or open flames, etc.	60
Ignition of Matches	22
Improperly constructed Chimneys	54
Overheated Stoves, etc.	45
Overheated Electrical Appliances	22
Sparks from chimneys alighting upon flammable substances	34
Sparks from fireplaces, stoves, etc.	51
Spontaneous Ignition	16
Thawing Frozen Pipes with burning paper or cloth	7
Miscellaneous and undetermined	30

TABLE No. 5
CLASSIFICATION AND CAUSES OF PROPERTY BURNED IN 1935

Property		Causes		No. of Fires
BAKERIES, 6:				
Frame	5	Exposure		3
Brick	1	Undetermined		3
BARNs, 92:				
Frame	84	Burning rubbish		3
Log	6	Careless smoker		2
Metal Clad	1	Child and matches		1
Brick Veneer	1	Defective Chimney		2
		Defective Stoves		2
		Defective Wiring		2
		Exposure		1
		Incendiary		2
		Lightning		9
		Material too near Heater		1
		Overheated Stove		1
		Spark from Chimney		2
		Spontaneous Ignition		7
		Thawing Pipes		1
		Undetermined		56
BARBER SHOPS AND POOL ROOMS, 9:				
Frame	8	Defective Stove		1
Brick	1	Exposure		3
		Gas light against ceiling		1
		Overheated Chimney		1
		Undetermined		3
BANKS, 3:				
Frame	1	Careless Smoker		1
Brick	2	Firecracker		1
		Undetermined		1
BLACKSMITH SHOPS, 6:				
Frame	6	Defective Welder		1
		Ignition of Frame Partition		1
		Incendiary		1
		Spontaneous Ignition		1
		Undetermined		2
BLOCKS, APARTMENTS AND ROOMING HOUSES, 54:				
Brick	33	Burning Rubbish		1
Brick Veneer	2	Blow Torch		1
Frame	16	Careless Smoker		27
Stucco	3	Child and Matches		2
		Defective Chimney		2
		Defective Radiant		1
		Exposure		5
		Gasoline		1
		Material too near Fires		5
		Natural Gas Explosion		2
		Overheated Chimney		1
		Spontaneous Ignition		1
		Undetermined		3
		Ignition of Grease on Stove		1
		Ignition of Decorations		1
CHICKEN HOUSES, 14:				
Frame	13	Child and Matches		1
Log	1	Defective Wiring		1
		Defective Brooder		1
		Gas Stove Explosion		1
		Hot Ashes		2
		Lightning		1
		Overheated Stoves		2
		Spontaneous Ignition		1
		Undetermined		4
CHURCHES, 6:				
Frame	3	Lightning		2
Brick	3	Overheated Woodwork		1
		Short Circuit		1
		Undetermined		2

TABLE No. 5—Continued

Property		Causes	No. of Fires
CLUB ROOMS AND PUBLIC HALLS, 13:			
Brick	2		
Frame	11	Burning Rubbish	1
		Careless Smoker	1
		Defective Wiring	1
		Exposure	1
		Overheated Chimney	1
		Incendiary	1
		Undetermined	7
COAL-MINING PROPERTIES, 7:			
Frame	7	Defective Wiring	1
		Undetermined	6
DWELLINGS, 969:			
Frame	872	Borning Rubbish	7
Log	11	Careless Smoker	183
Brick	28	Child and Match	22
Brick Veneer	3	Candles	6
Stucco	53	Defective Chimneys, Stovepipes, etc.	85
Metal Clad	1	Defective Ranges, Heaters, etc.	22
Stone	1	Defective Gas Fixtures	1
		Defective Fumigator	1
		Defective Wiring	33
		Exposure	27
		Explosion of Gasoline	12
		Explosion of Natural Gas	19
		Explosion of Coal Gas	6
		Electric Lighter	1
		Firecrackers	4
		Hot Ashes	12
		Heating of Greases on Stoves	7
		Ignition of Decorations	3
		Ignition of Floor Wax	4
		Ignition of Celluloid	1
		Incendiary	7
		Lamps and Lanterns Upset	17
		Lightning	24
		Matches	19
		Materials too near Fires, etc.	49
		Overheated Chimney, Stovepipes, etc.	42
		Overheated Stoves, Heaters, etc.	25
		Overheated Electrical Appliances	17
		Sparks from Fireplaces, Stoves, etc.	49
		Sparks from Chimneys	28
		Spontaneous Ignition	4
		Thawing Pipes	5
		Miscellaneous	4
		Undetermined	223
ELEVATORS, 9:			
Frame	7	Backfire of Gas Engines	1
Metal Clad	2	Lightning	2
		Undetermined	9
FACTORIES, 21:			
Frame	13	Burning Rubbish	1
Brick	7	Blow Torch	1
Metal Clad	1	Careless Smoker	1
		Defective Furnace	2
		Explosion of Gasoline	1
		Defective Wiring	1
		Friction	1
		Ignition of Oil	1
		Natural Gas Explosion	2
		Overheated Stoves	2
		Spark from Chimney	1
		Wax on Heater	1
		Undetermined	6
GARAGES AND AUTOMOBILES, 99:			
Frame	54	Backfire in Engines	8
Brick	7	Careless Smoker	7
Concrete	1	Defective Chimney	3
Stucco	3	Defective Wiring	1
Metal Clad	1	Exposure	6
Automobiles	33	Explosion of Coal Gas	1
		Explosion of Gasoline	5
		Explosion of Lamps	2
		Hot Ashes	1
		Lightning	2
		Material too near Fires	2
		Overheated Stoves, etc.	6
		Short Circuit	24
		Spark igniting Rag	1
		Miscellaneous	3
		Undetermined	27

TABLE No. 5—Continued

Property		Causes	No. of Fires
GRANARIES, 9:			
Frame	8	Defective Chimney	1
Log	1	Explosion of Gasoline	1
		Gas Engine	1
		Lightning	1
		Lamp	1
		Undetermined	4
HOSPITALS, 2:			
Frame	1	Coal Gas Explosion	1
Brick	1	Gasoline	1
HOTELS, 36:			
Frame	12	Child and Matches	2
Brick	21	Careless Smoker	21
Stone	1	Exposure	1
Brick Veneer	2	Explosion of Coal Gas	1
		Explosion of Lamp	1
		Material too near Fires	1
		Overheated Stove	1
		Undetermined	8
LAUNDRIES, CLEANING, PPRESSING AND DYEING, 9:			
Frame	5	Exposure	1
Brick	3	Explosion of Gasoline	3
Stucco	1	Matches	1
		Overheated Electrical Appliances	1
		Short Circuit in Motor	1
		Spark from Chimney	1
		Undetermined	1
LUMBAYARDS AND CAMPS, 3:			
Frame	3	Exposure	2
		Undetermined	1
MISCELLANEOUS, 9:			
Frame	8	Friction	1
Transformer	1	Lightning	1
		Overheated Chimney	1
		Short Circuit	1
		Spontaneous Ignition	1
		Thawing PPipes	1
		Undetermined	3
OIL REFINING AND WELLS, 6:			
Metal Clad	2	Burning Rubbish	1
Frame	3	Defective Heater	1
Tanks	1	Exposure	1
		Ignition of Oil	2
		Overheated Stove	1
OFFICES, 35:			
Brick	11	Careless Smokers	3
Frame	22	Defective Wiring	3
Brick Venner	2	Defective Chimney	3
		Explosion of Natural Gas	1
		Explosion of Gasoline	2
		Explosion of Oil Lamps	1
		Exposure	11
		Overheated Stove	1
		Spontaneous Ignition	1
		Undetermined	9
POWER HOUSES, 5:			
Frame	3	Hot Ashes	1
Brick	2	Short Circuit	1
		Undetermined	3
PRINTING ESTABLISHMENTS, 1:			
Brick	1	Exposure	1
RADIO STATIONS, 1:			
Brick	1	Short Circuit	1
RESTAURANTS, 17:			
Frame	7	Careless Smokers	1
Brick	6	Defective Radiant	1
Brick Veneer	1	Exposure	6
Stucco	3	Overheated Chimney	1
		Overheated Electrical Appliances	1
		Undetermined	7

TABLE No. 5—Continued

Property		Causes	No. of Fires
RAILWAY PROPERTIES, 5:			
Rolling Stock	2	Defective Heater	1
Frame	3	Hot Box	1
		Short Circuit	1
		Undetermined	2
SCHOOLS, 19:			
Frame	17	Careless Smoker	2
Brick	1	Coal Oil Stove	1
Stucco	1	Lightning	1
		Material too near Fire	1
		Overheated Furnace, etc.	3
		Spark from Furnace	1
		Spark from Chimney	1
		Undetermined	9
STORES, 157:			
Log	1	Burning Rubbish	1
Frame	93	Careless Smoker	14
Brick	49	Defective Furnaces, etc.	3
Brick Veneer	9	Defective Chimneys, Stovepipes, etc.	4
Stucco	2	Defective Wiring	4
Metal Clad	1	Exposure	31
Concrete	2	Explosion of Natural Gas	6
		Explosion of Gasoline	2
		Explosion of Paint Fumes	2
		Hot Ashes	2
		Heating of Grease on Stove	1
		Ignition of Decorations	1
		Incendiary	1
		Matches	2
		Overheated Chimneys, etc.	6
		Overheated Electrical Appliances	3
		Overheated Stoves, etc.	3
		Overheated Electric Motors	2
		Miscellaneous	5
		Undetermined	64
THEATRES, 2:			
Brick	1	Defective Hot Air Pipe	1
Frame	1	Ignition of Film	1
WAREHOUSES, 30:			
Frame	17	Careless Smoker	1
Brick	10	Defective Chimney	1
Metal Clad	2	Defective Wiring	3
Concrete	1	Exposure	4
		Explosion of Gasoline	1
		Hot Ashes	2
		Overheated Chimney	2
		Overheated Boiler	1
		Overheated Tar Pot	1
		Spark from Exhaust	1
		Undetermined	13

TABLE No. 6
INSTITUTIONAL LOSSES

Location.	Occupancy.	Damage.	Causes.
Exshaw	School	\$ 9,428.00	Overheated furnace.
Bow City	School	256.50	Sparks from furnace.
Kinsella	School	6,500.00	Undetermined.
St. Albert	School	2,987.00	Undetermined.
Elnora	School	2,500.00	Undetermined.
Peers	School	10.00	Overheated stove.
Black Diamond	School	163.68	Undetermined.
Picardville	Church	4,000.00	Overheated woodwork.
Islay	School	1,547.00	Undetermined.
Namaka	School	5,100.00	Coal gas explosion.
Bellis	School	1,300.00	Undetermined.
Camrose	School	110.00	Spark from chimney.
Edmonton	School	37.50	Cigarette on awning.
St. Paul	Church	4,000.00	Lightning.
Wetaskiwin	School	15.25	Lightning.
Glendon	School	172.55	Undetermined.
Edmonton	Church	94.70	Lightning.
Edmonton	Hospital	170.00	Coal gas explosion.
Edmonton	School	28.95	Cigarette.
Coronation	School	1,400.00	Undetermined.
Coalhurst	School	100.00	Undetermined.
Irma	School	20.00	Overheated stove.
Smoky Lake	Hospital	512.60	Ignition of gasoline.
Castor	School	20.00	Curtains against stove pipe.
Ohaton	School	6.25	Oil stove.
Holden	Church	5,500.00	Undetermined.
Edmonton	Church	137.65	Short circuit.
Total		\$46,117.63	

TABLE No. 7
LOSSES SUSTAINED BY IGNITION OF GASOLINE AND OTHER
FLAMMABLE LIQUIDS

Location.	Occupancy.	Damage.
High River	Garage	\$ 12.09
Calgary	Dwelling	36.90
Lethbridge	Dwelling	29.00
Calgary	Dwelling	25.00
Calgary	Store	83.25
Lethbridge	Dwelling	305.85
Calgary	Dwelling	25.00
Innisfree	Barn	935.00
Whitelaw	Dwelling	446.45
Calgary	Office	35.00
Champion	Office	30.00
Hanna	Apartments	50.00
Champion	Dwelling	130.00
Drumheller	Dwelling	25.05
Innisfail	Store	930.00
Fort McMurray	Machine Shop	579.23
Calgary	Dwelling	20.00
Willingdon	Granary	274.00
Edmonton	Garage	64.00
Drumheller	Dwelling	35.00
Champion	Dwelling	301.25
Wabamun	Dwelling	300.00
Rosebud	Dwelling	2,861.70
Banff	Dwelling	30.00
St. Paul	Dwelling	77.55
Burdett	Dwelling	196.00
Edmonton	Store	5,748.11
Warner	Dwelling	112.10
Edmonton	Dwelling	450.00
Forestburg	Dwelling	24.05
Bottrel	Dwelling	24.50
Clive	Dwelling	37.50
Calmar	Store	5.00
Slave Lake	Hotel	5,700.00
Alexo	Dwelling	500.00
Edmonton	Dwelling	794.25
Calgary	Apartments	15.00
Calgary	Garage	500.00
Endiang	Dwelling	40.00
Smoky Lake	Hospital	1,372.60
Wayne	Dwelling	7.00
Calverley	Store	6,183.53
Edmonton	Garage	4,000.00
Edmonton	Dry Cleaning	12.95
Edmonton	Garage	15.00
Calgary	Dwelling	75.00
Calgary	Dry Cleaning	94.45
Leduc	Dwelling	107.50
Calgary	Store	325.30
Calgary	Office	10.79
Edmonton	Dry Cleaning	331.00
Total		\$34,322.95

TABLE No. 8

LOSSES CAUSED BY LIGHTNING IN 1935., AND LOCATION OF FIRE

Location.	Construction.	Occupancy.	Damage.
Carstairs	Frame	Elevator	\$12,266.45
Lethbridge	Frame	Dwelling	43.55
Innisfail	Frame	Dwelling	25.00
Ponoka	Frame	Dwelling	80.00
Viking	Frame	Dwelling	2.00
Alliance	Frame	Barn	15.00
Red Deer	Frame	Dwelling	250.00
Ponoka	Frame	Dwelling	65.00
St. Paul	Frame	Church	4,000.00
Gleichen	Frame	Warehouse	1,666.29
Champion	Frame	Dwelling	13.00
Coronation	Frame	Dwelling	39.50
Benton	Frame	Dwelling	75.00
Mound	Frame	Barn	650.00
St. Albert	Brick	Dwelling	38.25
Wetaskiwin	Frame	School	15.25
Barons	Frame	Elevator	16,791.35
Minburn	Frame	Barn	30.20
Wainwright	Frame	Dwelling	1,371.35
Bentley	Frame	Dwelling	16.00
Edmonton	Frame	Dwelling	23.15
Edmonton	Brick	Church	94.70
Calmar	Frame	Chicken House	350.00
Wetaskiwin	Frame	Dwelling	31.35
Cherhill	Frame	Barn	207.10
Section 31-8-7-4	Frame	Dwelling	37.45
Edmonton	Frame	Shed	125.00
Section 8-53-22-4	Frame	Dwelling	160.50
Edmonton	Frame	Granary	10.00
High River	Frame	Barn	40.17
Section 7-44-20-4	Frame	Dwelling	40.00
Bowness	Frame	Garage	5.00
Cherhill	Log	Barn	310.65
Provost	Frame	Dwelling	9.00
Westlock	Frame	Barn	625.00
Tofield	Frame	Barn	33.00
Edmonton	Frame	Dwelling	3.25
Edmonton	Frame	Dwelling	7.00
Calgary	Frame	Dwelling	3.95
Calgary	Frame	Garage	57.39
Calgary	Frame	Dwelling	20.00
Calgary	Frame	Dwelling	156.30
Calgary	Frame	Transformer	755.34
Total			\$40,558.40

TABLE No. 9

INSPECTIONS AND ORDERS ISSUED

Number of Cities, Towns and Villages visited and inspected	96
Number of orders issued to Remedy Conditions:	
Written	70
Oral	43

CHARACTER OF ORDERS (Written):

Erect fire escape	1
Recondition fire escapes	2
Overhaul electric wiring	1
Remove flammable materials	1
Remove wood flooring from garages	3
Re-erect furnace pipes	2
Install fire alarm system	2
Remove gasoline hazards	23
Post signs indicating fire exits	1
Protect flooring under heaters, etc.	7
Improve exit facilities to school building	1
Install fire extinguishers	7
Recharge fire extinguishers	2
Buildings condemned and ordered demolished	13
Discontinue use of heating equipment	1
Repair to buildings	2
	70

SPECIAL INSPECTIONS:

Towns	4
Villages	6
Convents	2
Hotels	5
Hospitals	7
Schools	3
Church Institutions	3
Other Institutions	3
	33

TABLE No. 10
FIRE INVESTIGATIONS

Number of cases investigated	37
Number of informations laid	6
Number of convictions	1
Awaiting trial	1
Number of dismissals	4
Causes assigned	19
Undetermined	6
Incendiary	2
Incendiary suspected	11

Convictions:—Arson, 1—23 months hard labour.

Number of days engaged (2 investigators)	195½
Mileage by car (including inspections)	11,712
Mileage by train	2,500
Mileage by livery	188
Total Mileage	14,400

TABLE No. 11
DEATHS CAUSED BY FIRE, 1935

January 21st—Frieda Rode, of Onoway, Alberta, aged 7 months. Extensive burns to body when dress caught fire when being held too near open kitchen range.
January 25th—Sheila Esther Swanson, of Ardley, Alberta, aged 1 year. Burnt to death when dwelling totally destroyed by fire.
February 13th—Victoria Sakulich, near Grassland, Alberta, aged 2 years. Extensive burns to body.
April 3rd—Nellie O'Dwyer, near Vulcan, Alberta, aged 38 years. Extensive burns to body, causing death as a result of explosion of gasoline when cleaning clothes.
April 25th—Sarah Ann Bissell, of Macleod Valley, Alberta, aged 83 years. Extensive burns to body, causing death when clothing caught fire when falling on stove.
April 28th—Bessie H. Van Maarion, near Lethbridge, Alberta, aged 15 years. Extensive burns, causing immediate death when dwelling caught fire as a result of cleaning woodwork with gasoline and the explosion thereof.
May 25th—Lorraine Roberge, of St. Paul, Alberta, aged 2 years. Extensive burns in dwelling fire.
June 4th—Annie Yuhar, of Peace River, Alberta, aged 3 years. Extensive burns to body, causing immediate death when clothing caught fire when playing with matches.
June 16th—Emily Hnatyshyn, of Athabasca, Alberta, aged 2 years. Extensive burns to body.
June 17th—Dorothy R. M. Oxenham, near Edmonton, Alberta, aged 1 years. Extensive burns to body.
July 11th—Dorothy Shewchuk, near Peace River, Alberta, aged 4 years. Extensive burns to body.
July 31st—Margaret Olga Adams, aged 2½ years, and Louis George Adams, aged 4½ years, near Inga, Alberta. Immediate death when dwelling totally destroyed by fire, caused by coal oil lamp explosion when being refilled.
August 14th—Alvina E. L. Saunders, of Mallaig, Alberta, aged 1 year. Extensive burns to body.
August 28th—Murray Geddes Wallace, near Provost, Alberta, aged 35 years. Extensive burns to body, causing immediate death as a result of the explosion of gasoline tank when operating an acetylene welding machine.
August 28th—Lois J. Olga Adams, near Inga, Alberta, aged 22 years. Extensive burns to body when dwelling totally destroyed by fire, caused by coal oil lamp explosion when being refilled. (This fire caused the death of three persons.)
September 8th—Henrietta Fisher, near Calgary, Alberta, aged 71 years. Extensive burns to body when clothing became ignited when burning rubbish in garden.
September 12th—Frank Pinkhoffer, near Lethbridge, Alberta, aged 29 years. Extensive burns to body, causing immediate death when clothing caught fire as a result of an explosion when filling gasoline tank.
September 24th—Elias Waldner, near Raley, Alberta, aged 1 year. Extensive burns to body.
October 2nd—Alexander David Cowans, near Peace River, Alberta, aged 4 years. Extensive burns to body.
October 20th—Nancy Adella Guthrie, near Hanna, Alberta, aged 83 years. Extensive burns to body, when clothing caught fire when refilling coal oil lamp.
October 25th—Robert Stubbs, near Didsbury, Alberta, aged 9 years. Extensive burns and fractures, causing immediate death, when playing near drums of gasoline, one of which exploded.
October 31st—Katie Borys, near Edmonton, Alberta, aged 56 years. Extensive burns to body, causing immediate death, when attempting to light fire with coal oil, which exploded.

- November 2nd—Alexander Wickstrom, of Bellevue, Alberta, aged 53 years. Immediate death when gasoline stove exploded.
- November 9th—William Henry Fox, near McLennan, Alberta, aged 53 years. Extensive burns to body, causing death as a result of a gasoline explosion when filling lighting plant tank with gasoline.
- November 11th—Arlie James Soma, near Edmonton, Alberta, aged 3 years. Burnt to death when dwelling totally destroyed by fire, caused as a result of explosion of gasoline when mother was cleaning clothes with gasoline.
- November 29th—Mary Likuski, of Burmis, Alberta, aged 51 years. Extensive burns to body.
- December 1st—Gus Palm, near Lethbridge, Alberta, aged 32 years. Extensive burns, causing death, when attempting to salvage furniture from burning dwelling.
- December 24th—Thomas Pickard, of Athabasca, Alberta, aged 77 years. Extensive burns to body, causing immediate death when dwelling caught fire as a result of coal oil explosion.
- December 25th—Frank Olajos, near Lethbridge, Alberta, aged 2 years. Extensive burns to body.
- December 29th—Aline Prochnau, near Lamont, Alberta, aged 29 years. Extensive burns to body when attempting to save children from burning dwelling, caused by an explosion when attempting to light fire with coal oil.

